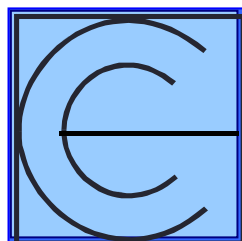


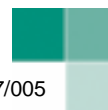
## **Task 6: Comparative data and indicators - Year 1 - 2012**

### **European comparative data on Europe 2020 & Housing conditions**

Final report prepared by Stefanos Grammenos from Centre for European Social and Economic Policy (CESEP ASBL) on behalf of the Academic Network of European Disability Experts (ANED)

January 2013





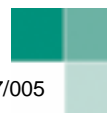
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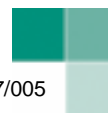
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## GENERAL INTRODUCTION

### 0.1 Introduction

The Academic Network of European Disability Experts (ANED) aims to maintain a pan-European academic network in the disability field by engaging the expertise of existing networks, disability re-search centres and individual experts in Europe, and external advisors in partnership with European organisations representing disabled people and older people.

The Academic Network of European Disability Experts (ANED), established following a tender procedure in December 2007, and is funded by the European Commission.

The philosophy and aims focus on research that supports implementation of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD)<sup>1</sup> and the European Disability Strategy 2010-2020 towards the goal of full participation and equal opportunities for all disabled people.

The work programme for 2012 builds on the results of the previous 4 years of the Network's existence, by carrying out the following tasks, and linking to the European Disability Strategy 2010-2020:

- Task 1: Network management
- Task 2: Collecting and analysing data (mapping tool)
- Task 3: Legal framework and instruments
- Task 4: Accessibility
- Task 5: National strategies and social policies
- Task 6: Comparative data and indicators

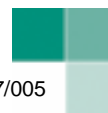
The objectives of Task 6 are:

- To access and prepare the required datasets for analysis (EU-SILC, LFS, EHIS, EQLS, etc.);
- To provide comparative data against a selection of quantitative indicators;
- To publish the selected indicators on the ANED website.

The present report is part of Task 6 and aims to elaborate comparative data and indicators.

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<sup>1</sup> United Nations: enable: <http://www.un.org/disabilities/default.asp?id=150>.



## 0.2 European and international policy context

### Europe 2020

Europe 2020 is a new strategy for the EU to develop as a smarter, knowledge based, greener economy, and delivering high levels of employment, productivity and social cohesion.<sup>2</sup> It is being designed as the successor to the Lisbon Strategy.

Monitoring achievements through statistics is integral part of the Europe 2020 strategy. The headline indicators measure the progress made by the EU and the Member States towards achieving the headline targets of the strategy.

### The European Disability Strategy 2010-2020

The European Disability Strategy 2010-2020 was adopted on 15 November 2010.<sup>3</sup> Persons with disabilities have the right to participate fully and equally in society and economy. Denial of equal opportunities is a breach of human rights.

By signing the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), the EU and all its EU countries have committed themselves to create a barrier-free Europe. Even though the EU countries have the main responsibilities, EU action is needed to complement national efforts.

The Strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life. The Strategy builds on the UNCRPD and takes into account the experience of the Disability Action Plan (2004-2010).

The European Disability Strategy focusses in eight priority areas: Accessibility, Participation, Equality, Employment, Education and training, Social protection, Health and External action.

### UN Convention

The Convention on the Rights of Persons with Disabilities and its Optional Protocol was adopted on 13 December 2006 at the United Nations. The Convention entered into force on 3 May 2008.

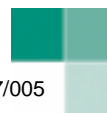
Article 31 of the Convention refers to statistics and data collection. It provides that States Parties undertake to collect appropriate information, including statistical and

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<sup>2</sup> [http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators).

<sup>3</sup> [http://ec.europa.eu/justice/discrimination/disabilities/disability-strategy/index\\_en.htm](http://ec.europa.eu/justice/discrimination/disabilities/disability-strategy/index_en.htm)

EUROPEAN COMMISSION: COMMUNICATION FROM THE COMMISSION TO THE EUROPEAN PARLIAMENT, THE COUNCIL, THE EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND THE COMMITTEE OF THE REGIONS “European Disability Strategy 2010-2020: A Renewed Commitment to a Barrier-Free Europe”; European Commission Brussels, 15.11.2010 COM(2010) 636 final.



research data, to enable them to formulate and implement policies to give effect to the present Convention. Furthermore, Article 33 treating national implementation and monitoring provides notably that States Parties shall maintain a framework to promote and monitor implementation of the Convention.

### **0.3 Objectives of the study**

The previous work programmes of ANED 2008-2011 developed data collection and analysis from an initial mapping of available European data sources, to proposals for qualitative and quantitative indicators, to the piloting of selected items, and updating of key indicators relevant to EU Strategy.

The focus here is on quantitative data collection, comparative statistics and indicators (qualitative indicators of rights in law and policy are addressed in Task 2 and thematic reports). This activity aims to support the Disability Strategy focus on 'Statistics and data collection and monitoring' but is directly linked also to actions in the Commission's implementation plan on EU2020 target monitoring (education, employment and poverty reduction).

### **0.4 Presentation of the results**

The output format for each item includes:

1. its relevance to EU policy/strategy;
2. any headline finding;
3. a relevant chart and/or data table;
4. a note of the data source;
5. a brief note describing the methodology applied;
6. any statistical or exception note that is required for clarity.

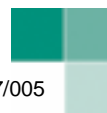
For priority items, additional interpretations, analysis and commentary are added to illustrate, for example, difference between groups of disabled people or tests of reliability.

The comments concerning the relevance to the EU policy refer mainly to the two European policy axes presented above, namely Europe 2020 and the European Disability Strategy 2010-2020.

Each theme presents data by:

1. Member State,
2. Year: 2009 and 2010 (except accessibility issues),
3. Gender,
4. Age (less than 65 and 65 plus), except for employment and education.

In certain cases, we have drawn statistics from Eurostat's internet database.



## **1 PART I - DEMOGRAPHICS**

### **1.1 NUMBER OF PERSONS WITH DISABILITIES**

#### **1.1.1 Relevance to EU policy / Strategy**

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life. The Strategy builds on the UNCRPD and takes into account the experience of the Disability Action Plan (2004-2010).

The Commission notes that EU action will supplement the collection of periodic disability-related statistics with a view to monitoring the situation of persons with disabilities. Also, the recently published guidelines on the treaty-specific document, to be submitted by States' Parties under Article 35, require comparative specific data disaggregated by sex, age, type of disability ..., ethnic origin, urban/rural population and other relevant categories to be produced on an annual basis.

Article 31 of the UN Convention on “Statistics and data collection” provides that “1. States Parties undertake to collect appropriate information, including statistical and research data, to enable them to formulate and implement policies to give effect to the present Convention”.

The following statistic aims to give an estimation of the number of the target group and its main characteristics.

#### **1.1.2 Headline findings**

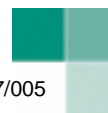
##### **1.1.2.1 Prevalence of disability**

The data on limitation in activities due to health problems refer to the auto-evaluation by the respondents of the extent of which they are limited in activities people usually do because of health problems for at least the last 6 months.

The answer distinguishes: strongly limited, limited and not limited. In the following, we use the term disability in order to cover both “strongly limited” and “limited”.

The survey covers all individuals aged 16 years old and over living in private households. Persons living in collective households and in institutions are generally excluded from the target population. Below, we give an estimation of persons with disabilities in institutions.

For comparison, we may note that the UN Convention states that “persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others”.



The UN Convention refers to a long-term impairment. The EU-SILC definition requires a period of at least six months. The longitudinal EU-SILC data enable us to use a one year period. In this case, the disability rate is reduced significantly.

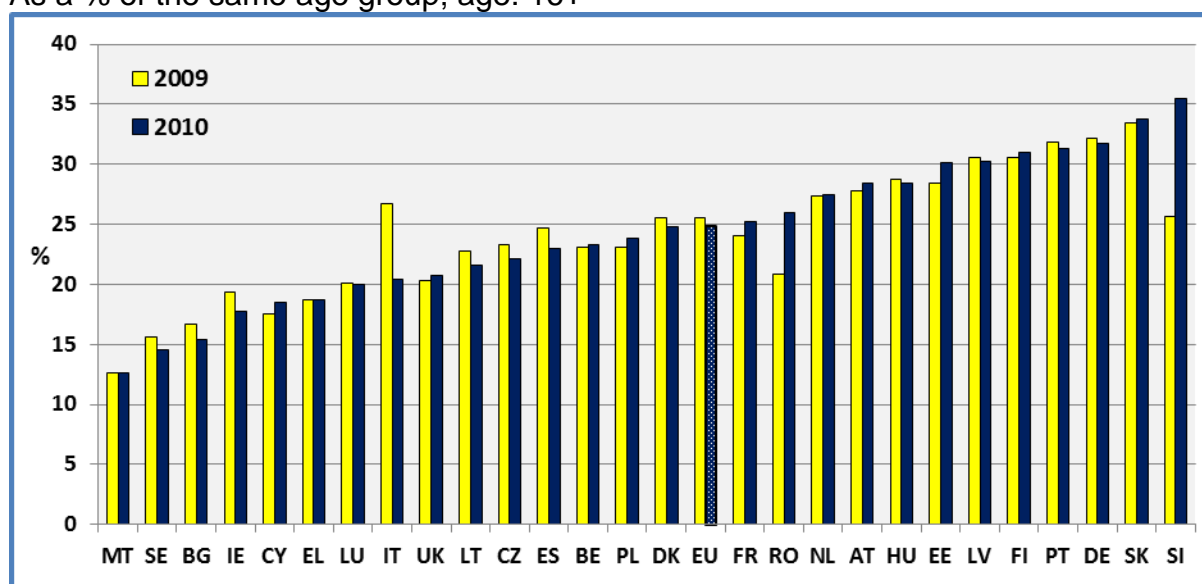
The EU-SILC definition does not take into account any “interactions with barriers” which is the base of modern approaches to disability. However, Eurostat is running complementary European surveys where efforts are developed to take into account this important dimension.

In 2010, about 25% of persons aged 16 and over declared an activity limitation. In comparison to 2009, there is a small decrease of this rate.

Disability prevalence varies sharply across Member States but remains relatively stable through 2009 and 2010.

At the end of this report, we present an econometric analysis in order to identify the main determinants of disability prevalence.

**Figure 1: Percent of people with disabilities by Member State; 2009 and 2010**  
As a % of the same age group; age: 16+



**Note:** Slovenia changed the related question in 2010.

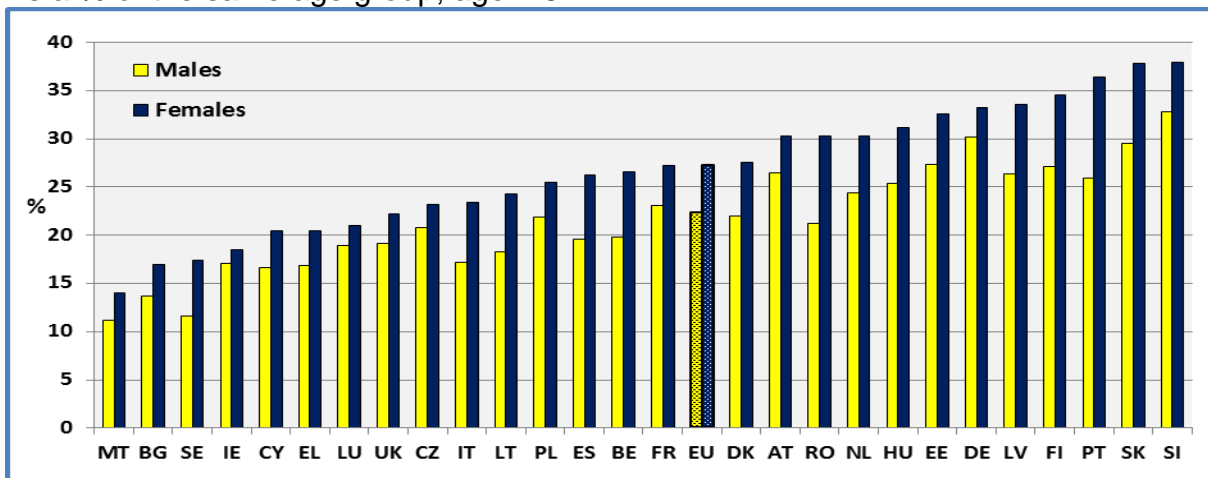
**Data source:** EU-SILC 2009 & EU-SILC 2010

About 27% of women aged 16 and over declare an activity limitation compared to 22% of men of the same age group.

The prevalence of disability is higher among women mainly due to the age composition. However, other personal factors and socio-economic characteristics too might contribute in explaining this difference.



**Figure 2: Percent of people with disabilities by Member State and gender; 2010**  
As a % of the same age group; age: 16+



Data source: EU-SILC 2010

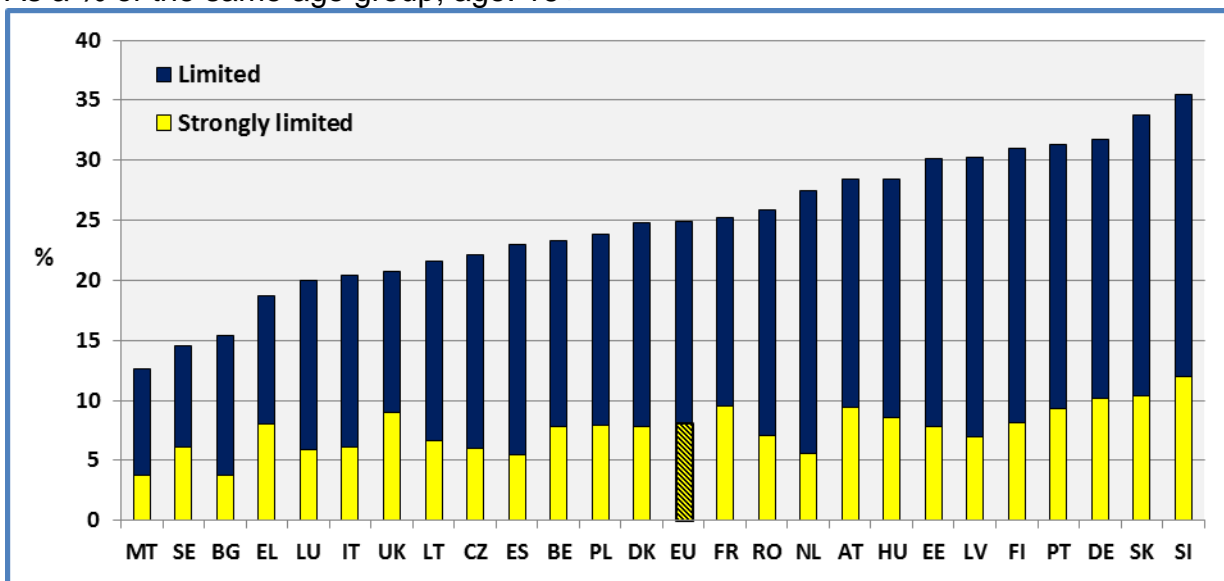
### 1.1.2.2 Degree of disability

At the EU level, about 8% of persons aged 16 and over declare a severe disability (strongly limited).

Concerning the degree of disability, we may note that the variability of percentage covering severe disability across Member States is smaller compared to the variation of moderate disability prevalence across Member States.

**Figure 3: Percent of people with disabilities by Member State and degree of disability; 2010**

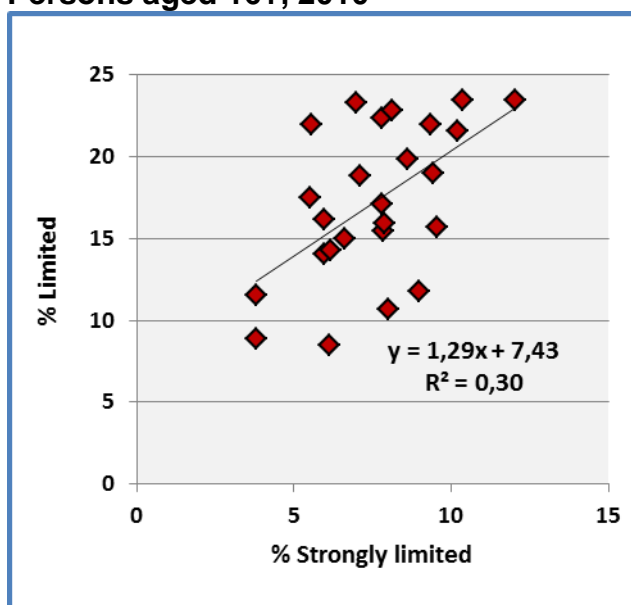
As a % of the same age group; age: 16+



Data source: EU-SILC 2010

There is a significant correlation between the percentages of strongly limited and limited. This implies that both categories follow some common criteria in all Member States. But this means also that large criteria for disability are applied both to severe and moderate disability.

**Figure 4: Relation between the percentages of strongly limited and limited; Persons aged 16+, 2010**

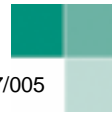


In the following, we will use the term persons with severe disabilities to refer to strongly limited persons and moderate disability to refer to 'limited' persons.

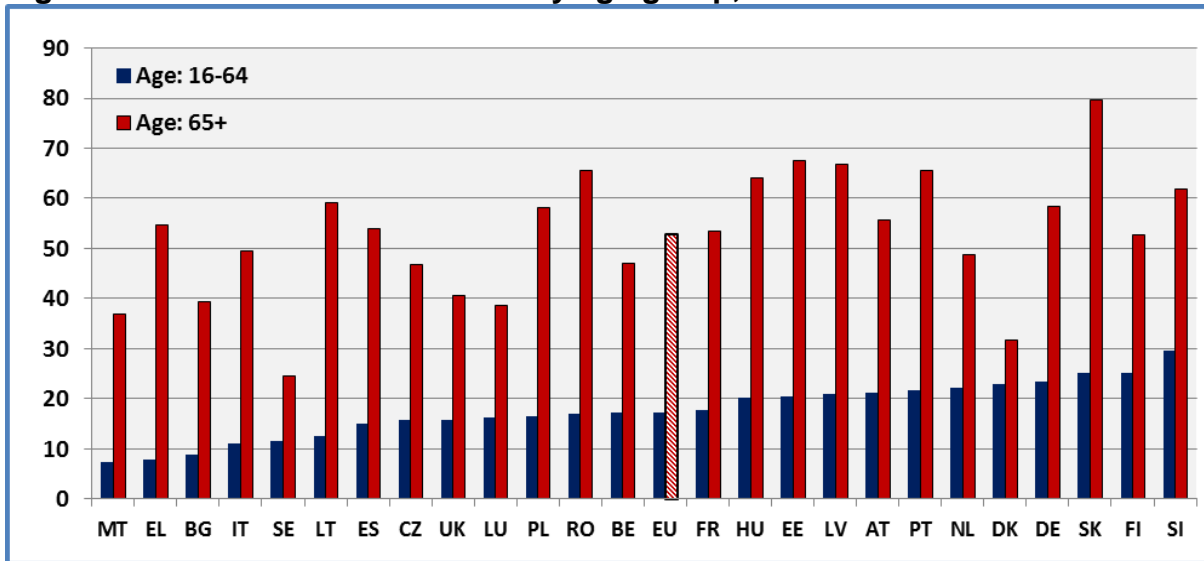
### 1.1.2.3 Disability prevalence by age group

The prevalence of disability increases with age. Disability prevalence among people aged 65 or more is much higher compared to younger people. In fact, at the EU level, there are about 53% persons with disabilities among persons aged 65 and over compared to 17% among persons aged 16 to 64.





**Figure 5: Persons with disabilities by age group, 2010**

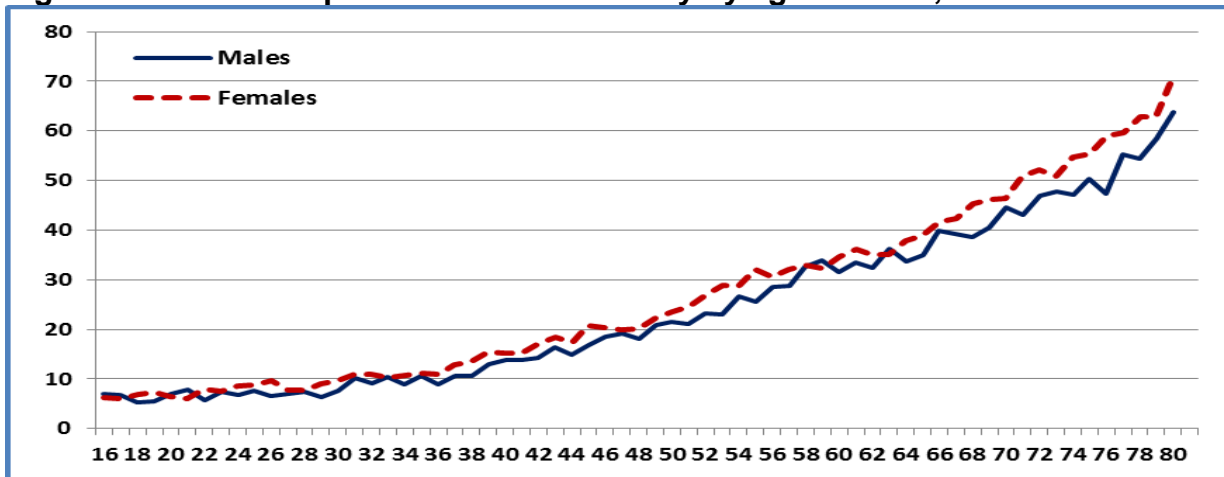


Data source: EU-SILC 2010

Disability prevalence increases in a similar way for men and women till the age of 35 but begins to dissociate afterwards. The higher overall disability prevalence for women is not only an age composition effect due to a higher life expectancy of women. After the age of 40 years, disability prevalence for men is lower compared to women at each age.

This contrasts with data concerning the number of disability related beneficiaries. In fact, administrative registers indicate that the number of women is generally lower both in absolute and in relative numbers in the big majority of Member States.<sup>4</sup>

**Figure 6: Per cent of persons with a disability by age and sex, EU 2010**



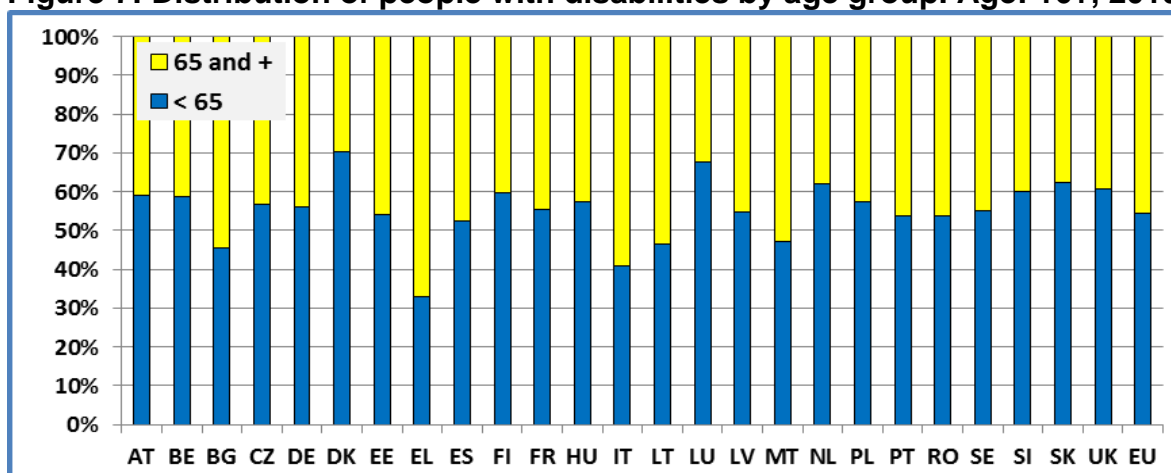
<sup>4</sup> APPLICA & CESEP & EUROPEAN CENTRE: “Study of compilation of disability statistical data from the administrative registers of the Member States” Study financed by the European Commission (Contract No VC/2006/0229), Final Report November 2007.

**EU:** It covers 25 Member States.

**Data source:** EU-SILC 2010

It is important to note that in the EU, elderly people represent about 21% of the total population. However, among people with disabilities, elderly disabled people represent 46% of all people with disabilities (aged 16 and over).

**Figure 7: Distribution of people with disabilities by age group. Age: 16+, 2010**



**Data source:** EU-SILC 2010

#### 1.1.2.4 Persons in institutions

EU-SILC covers persons living in private households. If we have to take into account persons living in institutions we ought to bring a correction of one percentage point for persons aged less than 65 but five (5) to six (6) percentage points for elderly people.

In fact, a review<sup>5</sup> of available data indicates that in the age group 60-64 about 1% live in institutions. After the age of 65, this rate is rising quickly to achieve 30% (France, UK and Austria) to 50% (Netherlands and Sweden) for persons aged 90 and over. However, not all persons living in institutions are dependent persons. We estimate that about 80% of persons aged 65 and over living in institutions are dependent persons.

About 6% to 7% of all persons aged 65 and over live in institutions. This rate varies sharply between countries. It is low in Austria, Spain and France but very high in the Netherlands, Finland and Sweden.

The above data mean that about 5% to 6% percent of all persons aged 65 and over are dependent persons living in institutions.

<sup>5</sup> S. Grammenos: "Feasibility Study – Comparable Statistics in the Area of Care of Dependent Adults in the European Union", Working papers and studies, Eurostat, European Communities, 2003.

Consequently, in order to take into account disabled persons living in institutions, we could add one (1) percentage point to the estimations presented above for persons aged less than 65 and about 5% to 6% for persons aged 65 and over.

### 1.1.3 Data

**Table 1: Percent of people with disabilities by Member State and gender**

As a % of the same age group; age: 16+

	2008			2009			2010		
	All	Females	Males	All	Females	Males	All	Females	Males
AT	29,5	31,0	27,8	27,8	29,6	25,8	28,4	30,3	26,4
BE	22,7	25,1	20,3	23,1	26,0	20,2	23,3	26,6	19,8
BG	15,9	17,6	14,0	16,7	18,8	14,5	15,4	17,0	13,7
CY	18,1	19,1	17,1	17,5	18,7	16,3	18,5	20,4	16,6
CZ	22,2	23,7	20,5	23,3	24,8	21,4	22,1	23,2	20,7
DE	32,9	34,3	31,3	32,2	33,7	30,7	31,8	33,2	30,2
DK	24,8	27,8	21,5	25,6	28,4	22,6	24,8	27,6	22,0
EE	30,6	33,1	27,7	28,4	31,0	25,3	30,2	32,5	27,3
EL	19,7	22,1	17,1	18,7	21,0	16,3	18,7	20,5	16,8
ES	22,7	26,0	19,4	24,7	28,0	21,2	23,0	26,2	19,6
FI	29,7	32,0	27,2	30,6	32,9	28,1	30,9	34,6	27,1
FR	23,3	25,1	21,2	24,1	26,6	21,4	25,2	27,2	23,1
HU	29,0	31,2	26,6	28,8	31,6	25,6	28,4	31,2	25,3
IE	19,5	20,4	18,6	19,4	20,3	18,4	17,8	18,5	17,1
IT	27,5	31,2	23,5	26,7	30,4	22,8	20,4	23,4	17,1
LT	25,5	28,0	22,2	22,8	25,7	19,1	21,6	24,2	18,3
LU	20,7	23,0	18,2	20,1	21,8	18,5	20,0	21,0	18,9
LV	32,4	36,2	27,8	30,6	33,7	26,9	30,3	33,6	26,3
MT	10,8	11,6	10,0	12,6	13,8	11,3	12,7	14,1	11,2
NL	26,9	30,9	22,4	27,4	30,7	23,7	27,5	30,3	24,4
PL	21,5	22,9	19,8	23,1	24,7	21,4	23,8	25,4	21,9
PT	30,1	34,3	25,4	31,9	36,6	26,9	31,3	36,3	25,9
RO	18,9	21,5	16,2	20,8	23,9	17,5	25,9	30,3	21,2
SE	16,5	19,3	13,6	15,6	18,7	12,3	14,6	17,4	11,6
SI	25,8	27,9	23,6	25,7	28,4	22,7	35,5	38,0	32,8
SK	33,9	37,8	29,3	33,4	37,2	29,2	33,8	37,8	29,5
UK	19,5	20,7	18,2	20,3	21,7	18,9	20,8	22,2	19,2
EU	24,9	27,2	22,4	25,5	27,9	22,8	24,9	27,2	22,3

Data source: EU-SILC 2008, EU-SILC 2009 and EU-SILC 2010

Note: The EU-SILC UDB (User Data Base) does not include all Member States. The table is completed with data from Eurostat's webpage.

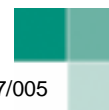
**Table 2: Percent of people with disabilities by Member State and degree**

As a % of the same age group; age: 16+

	2008			2009			2010		
	Strongly limited	Limited	Not limited	Strongly limited	Limited	Not limited	Strongly limited	Limited	Not limited
AT	10,5	18,9	70,6	9,7	18,1	72,2	9,4	19,0	71,6
BE	6,9	15,9	77,2	7,6	15,6	76,9	7,9	15,5	76,7
BG	4,6	11,3	84,1	4,5	12,2	83,3	3,8	11,6	84,6
CY	6,4	11,7	81,9	6,3	11,2	82,5	7,3	11,2	81,5
CZ	5,6	16,7	77,7	6,2	17,1	76,7	6,0	16,1	77,9
DE	10,5	22,4	67,1	10,1	22,1	67,8	10,2	21,6	68,3
DK	7,5	17,3	75,2	7,8	17,9	74,4	7,8	17,1	75,2
EE	9,9	20,8	69,3	7,7	20,8	71,6	7,8	22,4	69,8
EL	8,2	11,5	80,3	7,9	10,8	81,3	8,0	10,7	81,3
ES	5,4	17,3	77,3	5,6	19,0	75,3	5,5	17,5	77,0
FI	7,8	21,9	70,3	8,0	22,7	69,4	8,1	22,8	69,1
FR	8,6	14,7	76,7	9,0	15,1	75,9	9,6	15,7	74,8
HU	10,3	18,8	70,9	8,5	20,3	71,2	8,6	19,8	71,6
IE	5,4	14,1	80,5	5,5	13,9	80,6	5,2	12,6	82,2
IT	8,2	19,3	72,5	7,9	18,8	73,3	6,2	14,3	79,6
LT	7,5	18	74,5	7,2	15,7	77,2	6,6	15,0	78,4
LU	6,9	13,7	79,4	6,2	14,0	79,9	6,0	14,0	80,1
LV	7,8	24,6	67,6	6,4	24,2	69,4	7,0	23,3	69,7
MT	2,6	8,2	89,2	3,9	8,7	87,4	3,8	8,8	87,4
NL	5,8	21,1	73,1	5,4	22,0	72,6	5,5	21,9	72,5
PL	6,5	14,9	78,6	7,4	15,8	76,9	7,9	15,9	76,2
PT	11,9	18,2	69,9	10,8	21,1	68,1	9,4	22,0	68,7
RO	6,7	12,2	81,1	6,8	14,1	79,2	7,1	18,8	74,1
SE	7,0	9,5	83,5	6,3	9,2	84,5	6,1	8,4	85,5
SI	9,7	16,1	74,2	10,4	15,3	74,4	12,0	23,4	64,5
SK	11,1	22,8	66,1	10,7	22,7	66,6	10,4	23,5	66,2
UK	8,5	11,0	80,5	8,9	11,4	79,7	9,0	11,8	79,3
EU	8,1	16,8	75,1	8,2	17,2	74,6	8,1	16,8	75,1

**Note:**Data refers to UDB data versions noted in the sources. Revisions of data might generate small changes.

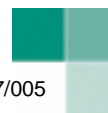
**Data source:** EU-SILC 2008, EU-SILC 2009, EU-SILC 2010 and Eurostat

**Table 3: Per cent of persons with disabilities by age group**

As a % of the same age group

	2008		2009		2010	
	Age : 16-64	Age : 65+	Age : 16-64	Age : 65+	Age : 16-64	Age : 65+
AT	21,8	58,9	20,6	55,1	21,2	55,8
BE	17,1	44,8	17,5	45,0	17,2	47,1
BG	9,5	39,3	10,0	42,1	8,9	39,4
CY	11,8	52,7	11,8	48,4		
CZ	15,3	51,5	16,8	48,9	15,7	46,9
DE	24,7	60,0	23,9	59,2	23,4	58,4
DK	23,1	31,4	23,3	34,5	23,0	31,6
EE	19,2	74,1	18,5	67,0	20,5	67,5
EL	10,5	52,3	7,4	57,9	8,0	54,8
ES	15,4	52,5	17,0	55,2	15,1	53,9
FI	23,5	53,8	24,8	53,1	25,3	52,6
FR			16,2	53,6	17,7	53,4
HU	21,8	62,0	20,7	63,6	20,2	64,0
IE	15,3	45,4	15,3	43,7		
IT	16,2	62,0	15,3	61,4	11,0	49,5
LT	16,4	61,2	13,8	59,2	12,5	59,0
LU	16,6	40,0	15,9	41,4	16,2	38,7
LV	23,6	68,3	21,6	66,8	20,9	66,9
MT			7,5	37,5	7,3	37,0
NL	22,4	46,7	22,9	46,2	22,3	48,8
PL	14,7	55,7	16,0	56,9	16,5	58,2
PT	20,0	66,6	22,2	66,9	21,6	65,6
RO	12,2	49,5	13,3	54,4	17,1	65,6
SE	12,8	30,0	12,0	27,8	11,5	24,5
SI	20,9	47,8	20,8	46,6	29,6	61,8
SK	24,4	81,7	24,6	79,1	25,1	79,5
UK	14,6	39,7	15,2	41,2	15,7	40,7
<b>EU</b>	<b>17,6</b>	<b>54,3</b>	<b>17,6</b>	<b>54,6</b>	<b>17,2</b>	<b>52,9</b>

Data source: EU-SILC 2008, EU-SILC 2009 and EU-SILC 2010

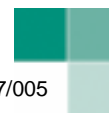
**Table 4: Distribution of persons with disabilities by age group, 2010**

	Age : 65+	Age : 16-64	All
AT	40,8	59,2	100
BE	41,2	58,8	100
BG	54,6	45,4	100
CY			
CZ	43,3	56,7	100
DE	44,0	56,0	100
DK	29,8	70,2	100
EE	46,0	54,0	100
EL	67,1	32,9	100
ES	47,6	52,4	100
FI	40,2	59,8	100
FR	44,7	55,3	100
HU	42,4	57,6	100
IE			
IT	59,2	40,8	100
LT	53,4	46,6	100
LU	32,2	67,8	100
LV	45,2	54,8	100
MT	52,9	47,1	100
NL	38,0	62,0	100
PL	42,7	57,3	100
PT	46,2	53,8	100
RO	46,3	53,7	100
SE	44,8	55,2	100
SI	40,0	60,0	100
SK	37,6	62,4	100
UK	39,4	60,6	100
EU	45,7	54,3	100

Data source: EU-SILC 2010

#### 1.1.4 Data sources

1. EU-SILC UDB 2008 - version 3 of March 2011
2. EU-SILC UDB 2009 - version 1 of March 2011
3. EU-SILC UDB 2010 - version 1 of March 2012



### 1.1.5 Methodology

The European Statistics of Income and Living Condition (EU-SILC) survey contains a small module on health, including three questions on general health status.

The questions on the general health status represent the so called Minimum European Health Module (MEHM) and are proposed to be used in any EU health survey or survey module, in order to link results among surveys. These three (3) questions are: self-perceived health, chronic (longstanding) illnesses or conditions and limitation in activities due to health problems.

The data on limitation in activities due to health problems refer to the auto-evaluation by the respondents of the extent of which they are limited in activities people usually do because of health problems for at least the last 6 months. The exact question is “Limitation in activities people usually do because of health problems for at least the last 6 months” and possible answers are:

1. yes, strongly limited
2. yes, limited
3. no, not limited

The survey covers all individuals aged 16 years old and over living in private households. Persons living in collective households and in institutions are generally excluded from the target population.

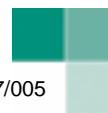
The EU-SILC UDB 2010 personal cross-sectional data included 458.806 observations. The March 2012 version did not include Cyprus and Malta. The number of observations for the EU 25 countries was 441.812 observations. It includes persons aged 16 and over.

AT	BE	BG	CZ	DE	DK	EE	ES	FI	FR
11.493	11.816	14.464	18.209	23.531	11.744	11.219	30.953	21.696	21.055
2,5	2,6	3,2	4,0	5,1	2,6	2,5	6,8	4,7	4,6

EL	HU	IS	IT	LT	LU	LV	MT	NL	NO
14.788	20.653	6.790	40.362	11.606	10.238	12.999	8.717	19.134	10.204
3,2	4,5	1,5	8,8	2,5	2,2	2,8	1,9	4,2	2,2

PL	PT	RO	SE	SI	SK	UK	Total
30.805	11.380	16.164	14.321	25.239	14.106	15.120	<b>458.806</b>
6,7	2,5	3,5	3,1	5,5	3,1	3,3	<b>100</b>

The information included in the EU-SILC project can either be extracted from registers or be collected from interviews. In case of interviews, five modes of data collection are possible: 1. Face-to-face personal interview (PAPI); 2. Face-to-face



personal interview (CAPI); 3. Telephone interview (CATI); 4. Self-administered by respondent; 5. Proxy interview. In the EU-SILC legal basis, priority is given to face-to-face personal interviews (PAPI or CAPI) over the other modes of data collection.

For data distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia, we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040).

We have used “age at the date of interview” for indicators concerning the prevalence rate, labour market, education and accessibility issues. We have used “age at the end of the income reference” period for income related indicators as well as for labour intensity.

### **1.1.6 Notes**

EU-SILC estimators may underestimate the number of people with disabilities. In fact, persons living in collective households and in institutions are generally excluded from the sample.

## **1.2 RECIPIENTS OF DISABILITY BENEFITS**

### **1.2.1 Relevance to EU policy / Strategy**

Article 28 of the UN Convention covers ‘Adequate standard of living and social protection’. It notes that “States Parties recognize the right of persons with disabilities to an adequate standard of living for themselves and their families, including adequate food, clothing and housing, and to the continuous improvement of living conditions, and shall take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability”.

Also, the European Disability Strategy 2010-2020 defines 8 priority areas. One of the priority areas covers social protection. It aims to “promote decent living conditions, combat poverty and social exclusion”.

### **1.2.2 Headline findings**

#### **1.2.2.1 General comments**

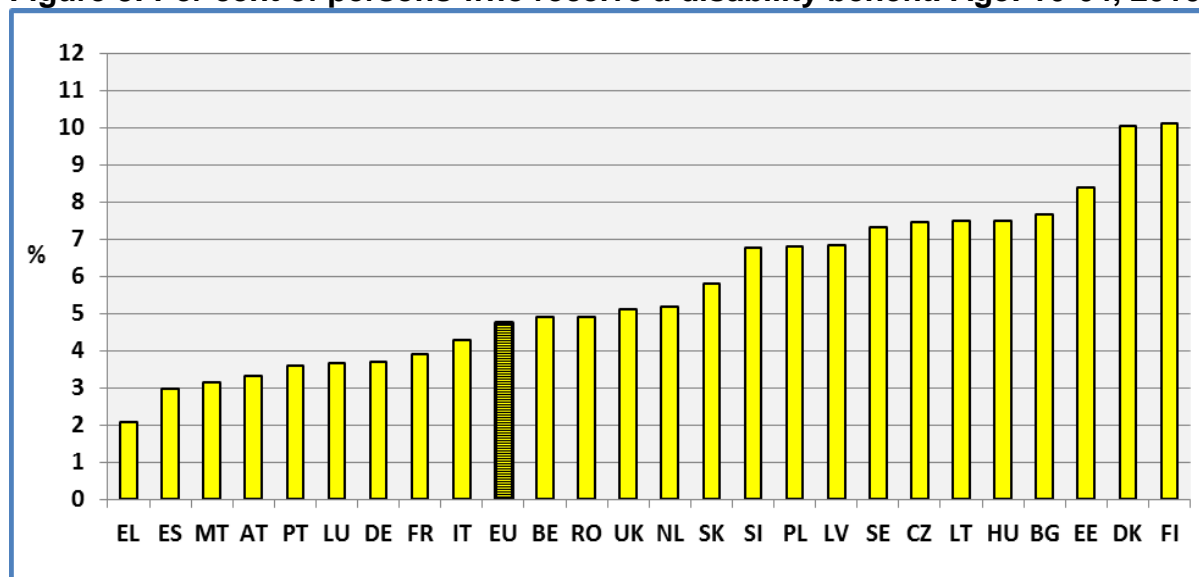
According to EU-SILC methodology, ‘disability benefits refer to benefits that provide an income to persons below standard retirement age whose ability to work and earn is impaired beyond a minimum level laid down by legislation by a physical or mental disability’.

As in several Member States, disability pensions are replaced by an ordinary retirement pension, we present data covering the age group 16 to 64.



The reciprocity rate of 4,8% for persons aged 16 to 64 is very close to previous estimations based on administrative data.<sup>6</sup>

**Figure 8: Per cent of persons who receive a disability benefit. Age: 16-64, 2010**



**Data source:** EU-SILC 2010

There is a very small proportion of people who declare no activity limitation (1,3% at EU level) and still benefit from disability allowances. This may result from occupational accidents. In fact, these pensions may be granted to people with a very low incapacity degree (e.g. 10%) which may have insignificant implications for work and everyday life.

On the other hand, among those who declare a severe limitation, at the European level, only 39% declare receiving a disability benefit. In fact, persons declaring a 'strong limitation' might not be eligible for a disability benefit, notably:

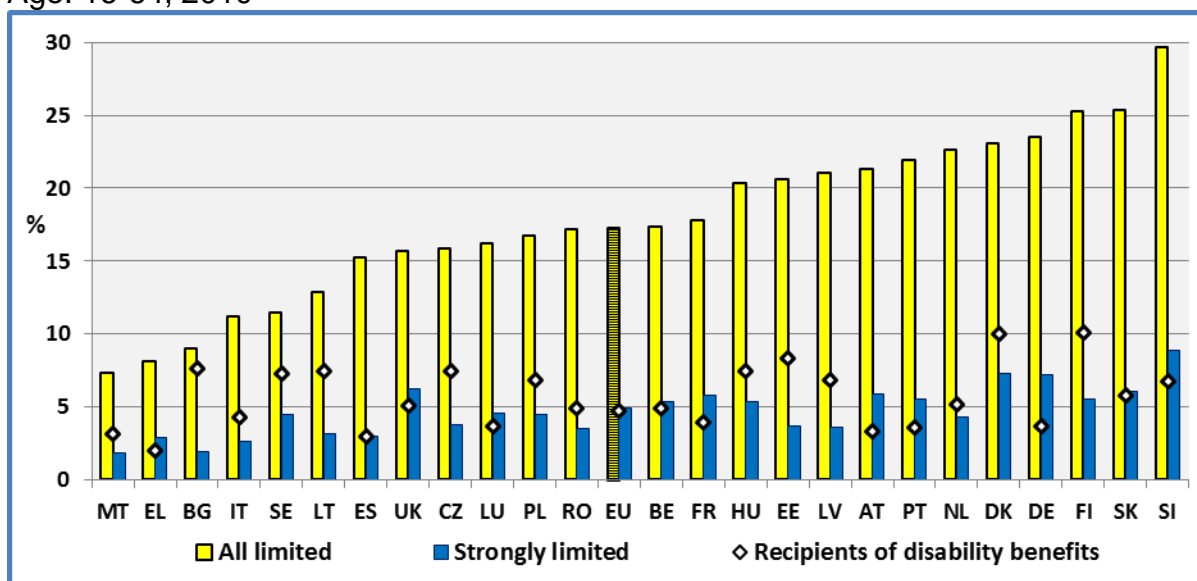
- Certain persons may not reach the minimum threshold required for the granting of a financial benefit. The minimum legal incapacity degree often ranges from 33% to 50%;
- Working people might not satisfy certain conditions for the granting of an allowance (e.g. their resources are high);
- Some surveyed persons might underreport disability benefits.

Still, we cannot exclude the hypothesis that a certain number of people with a severe limitation might be excluded from disability benefits. This might be due to legal conditions required for the granting of such benefits, lack of information, disabilities not "recognized" by social protection schemes, stigma, etc.

<sup>6</sup> 'Study of compilation of disability statistical data from the administrative registers of the Member States', study financed by the European Commission (Contract No VC/2006/0229); APPLICA & CESEP & EUROPEAN CENTRE, November 2007. In 2005, it was 5,1% for the age group 20-64.

**Figure 9: Per cent of persons with disabilities and percent of persons who receive a disability benefit.**

Age: 16-64, 2010



Data source: EU-SILC 2010

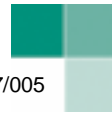
### 1.2.2.2 Gender

In the majority of the Member States, women have a lower reciprocity rate compared to men. In a small number of countries, notably Denmark, Sweden, Bulgaria<sup>7</sup> and Finland, the percentage of women is higher compared to men.

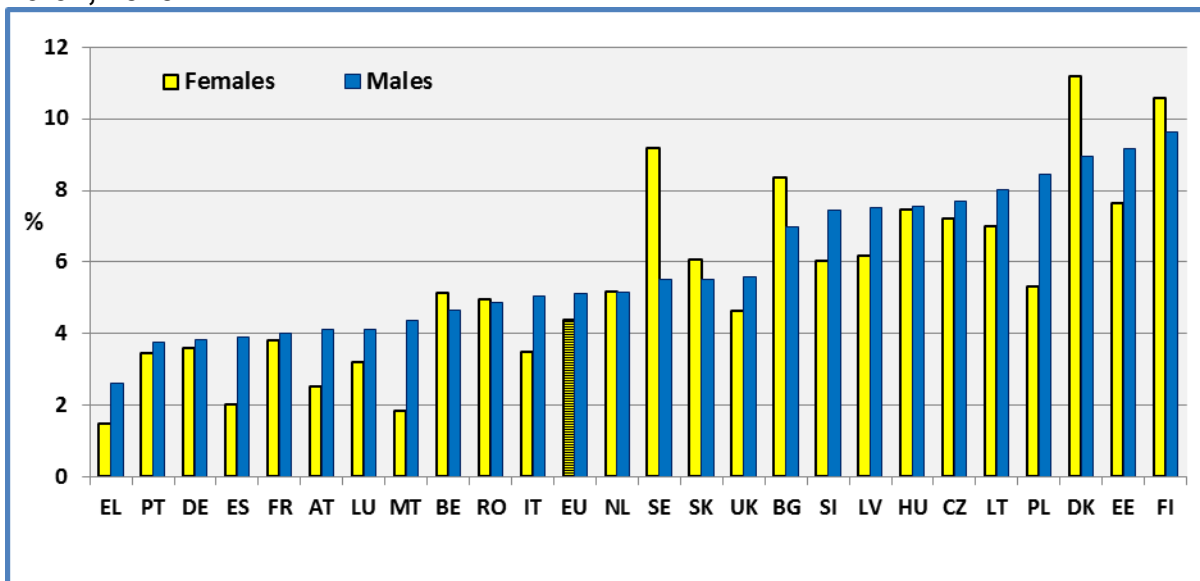
The granting of a financial benefit requires a certain number of conditions which may affect the distribution by sex. Work accidents and occupational diseases are not equally distributed across sectors or occupations. Men are more numerous in sectors and occupations with high accident rates (e.g. construction). However, certain factors might be disadvantaging for disabled women, notably:

1. Contributive invalidity pensions require a minimum number of work insurance days. As labour participation of women is lower compared to men, women might be underrepresented in contributory schemes;
2. The origin of disability is not neutral. Home accidents generally do not give the same rights as work accidents.

<sup>7</sup> Data for Bulgaria ought to be taken with caution.



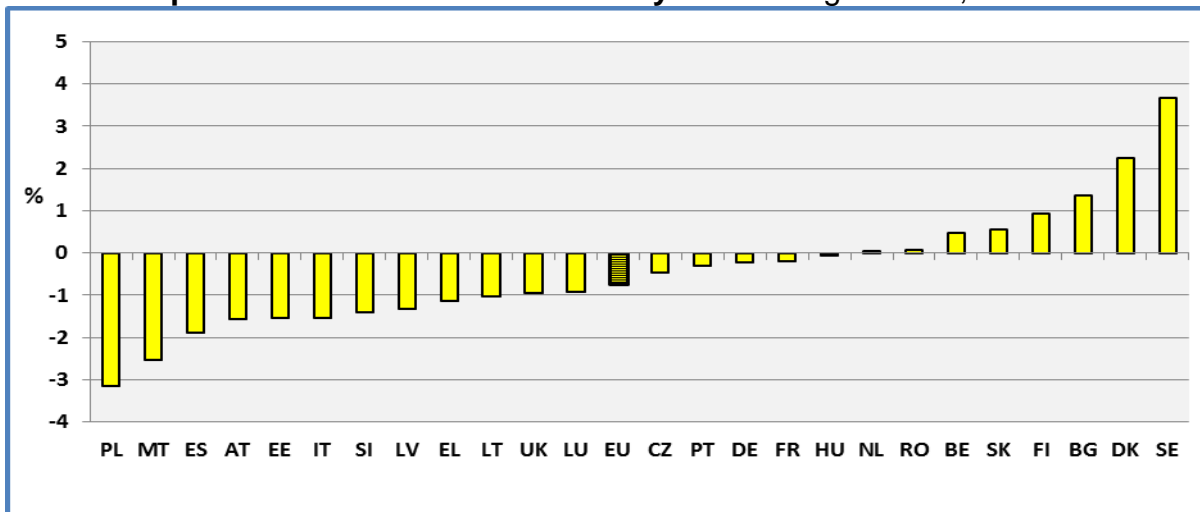
**Figure 10: Per cent of persons who receive a disability benefit by gender. Age: 16-64, 2010**



**Data source: EU-SILC 2010**

In the following table, we present the difference between women and men. In the Nordic countries (Sweden, Denmark and Finland), there is no disadvantage for women. The percentage of women recipients is higher compared to men.

**Figure 11: Difference between female and male percentage rate concerning the number of persons who receive a disability benefit. Age: 16-64, 2010**



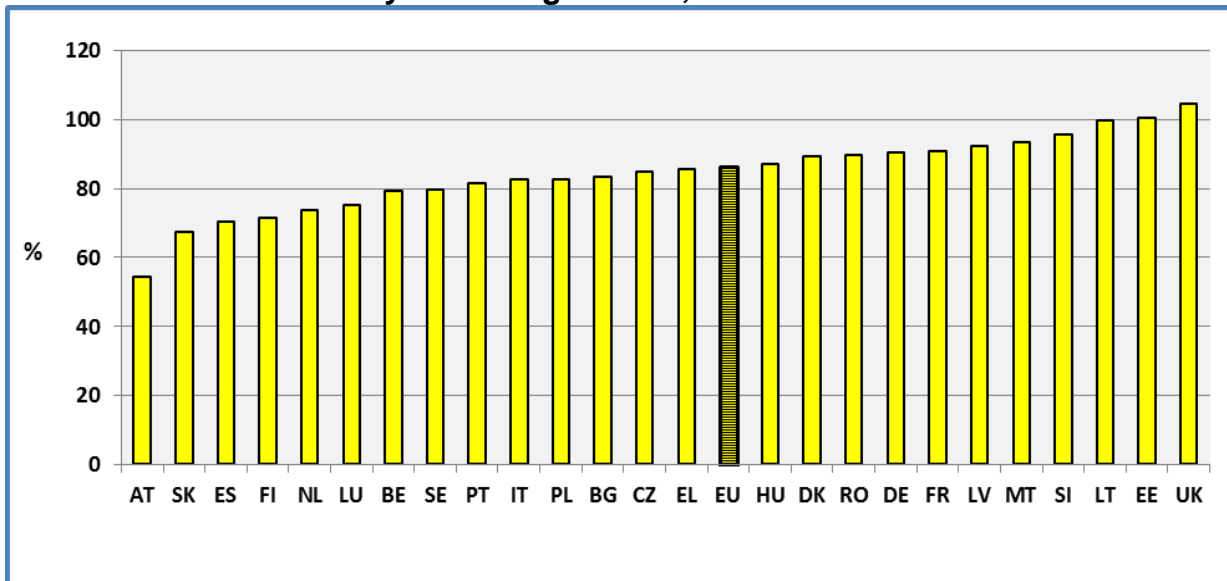
**Data source: EU-SILC 2010**

The EU-SILC survey reports the amount of disability related benefits. There are big differences across Member States concerning this amount. In order to avoid comparability issues (exchange rates, purchasing power parities, etc.), we present

below, for each country, the amount of disability benefits received by women as a percentage of the amount received by men.

In the big majority of Member States the amount received by women is less compared to the amount received by men. At the EU level, this percentage is 86,3%.

**Figure 12: Amount of disability benefits received by females as a percentage of the amount received by males. Age: 16-64, 2010**



**Data source:** EU-SILC 2010

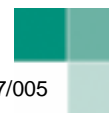
This is an important indicator for gender issues. We may note that Europe 2020 poverty indicators are not relevant for gender issues. In fact, these indicators consider the household as the base unit and assign the same value to all members of a household. This reduces artificially any gender differences.

## 1.2.3 Data

Table 5: Recipients of disability benefits. Age: 16-64, 2010

	Not recipients	Recipients	All	Females	Males
AT	96,7	3,3	100	2,5	4,1
BE	95,1	4,9	100	5,1	4,7
BG	92,3	7,7	100	8,4	7,0
CY					
CZ	92,5	7,5	100	7,2	7,7
DE	96,3	3,7	100	3,6	3,8
DK	90,0	10,1	100	11,2	8,9
EE	91,6	8,4	100	7,6	9,2
EL	97,9	2,1	100	1,5	2,6
ES	97,0	3,0	100	2,0	3,9
FI	89,9	10,1	100	10,6	9,7
FR	96,1	3,9	100	3,8	4,0
HU	92,5	7,5	100	7,5	7,6
IE					
IT	95,7	4,3	100	3,5	5,0
LT	92,5	7,5	100	7,0	8,0
LU	96,4	3,7	100	3,2	4,1
LV	93,2	6,8	100	6,2	7,5
MT	96,9	3,1	100	1,8	4,4
NL	94,8	5,2	100	5,2	5,2
PL	93,2	6,8	100	5,3	8,5
PT	96,4	3,6	100	3,5	3,8
RO	95,1	4,9	100	5,0	4,9
SE	92,7	7,3	100	9,2	5,5
SI	93,2	6,8	100	6,0	7,4
SK	94,2	5,8	100	6,1	5,5
UK	94,9	5,1	100	4,7	5,6
EU	95,3	4,8	100	4,4	5,1

Data source: EU-SILC 2010



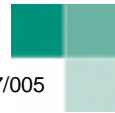
**Table 6: Amount of annual gross disability benefits by gender. Age: 16-64, 2010 (Euros)**

	<b>Males</b>	<b>Females</b>	<b>All</b>
<b>AT</b>	17.934	9.764	14.805
<b>BE</b>	12.235	9.680	10.900
<b>BG</b>	1.231	1.029	1.121
<b>CY</b>			
<b>CZ</b>	3.931	3.343	3.644
<b>DE</b>	8.478	7.680	8.089
<b>DK</b>	22.007	19.656	20.711
<b>EE</b>	1.886	1.893	1.890
<b>EL</b>	7.573	6.473	7.173
<b>ES</b>	9.973	7.025	8.981
<b>FI</b>	11.958	8.529	10.180
<b>FR</b>	7.222	6.559	6.894
<b>HU</b>	2.394	2.082	2.235
<b>IE</b>			
<b>IT</b>	7.228	5.967	6.710
<b>LT</b>	1.928	1.921	1.925
<b>LU</b>	21.609	16.240	19.274
<b>LV</b>	1.859	1.715	1.792
<b>MT</b>	4.572	4.270	4.484
<b>NL</b>	17.229	12.696	14.965
<b>PL</b>	2.346	1.943	2.183
<b>PT</b>	4.928	4.015	4.487
<b>RO</b>	1.537	1.377	1.456
<b>SE</b>	11.969	9.517	10.445
<b>SI</b>	5.134	4.908	5.036
<b>SK</b>	3.638	2.456	3.012
<b>UK</b>	4.373	4.575	4.465
<b>EU</b>	6.851	5.914	6.414

**Data source:** EU-SILC 2010

#### 1.2.4 Data source

1. EUSILC UDB 2010 – version 1 of March 2012
2. 'Study of compilation of disability statistical data from the administrative registers of the Member States', study financed by the European Commission (Contract No VC/2006/0229); APPLICA & CESEP & EUROPEAN CENTRE, November 2007.



### 1.2.5 Methodology

The EU-SILC (question PY130G) notes that disability benefits refer to benefits that provide an income to persons below standard retirement age whose ability to work and earn is impaired beyond a minimum level laid down by legislation by a physical or mental disability.

It adds that disability is the full or partial inability to engage in economic activity or to lead a normal life due to a physical or mental impairment that is likely to be either permanent or to persist beyond a minimum prescribed period.

It includes:

1. Disability Pension;
2. Early retirement in case of reduced ability to work;
3. Care allowance;
4. Economic integration of the handicapped;
5. Disability benefits to disabled children in their own right, irrespective of dependency;
6. Other cash benefits: periodic and lump-sum payments not falling under the above headings, such as occasional income support and so on.

It excludes:

1. Benefits provided to replace in whole or in part earnings during temporary incapacity to work due to sickness or injury;
2. Family allowances paid to recipients of disability benefits;
3. Benefits paid to the surviving dependants of disabled people;
4. Benefits that are a reimbursement of certified expenditure;
5. Disability cash benefits paid after the standard retirement age;
6. Payments made by employers to an employee or former employee in lieu of wages and salaries through a social insurance scheme when unable to work through disability where such payment cannot be separately and clearly identified as social.

For data distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia, we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040).

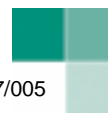
We have used “age at the end of the income reference” period for income related indicators as well as for labour intensity. The age of disability benefit recipients refers to the income period.



### 1.2.6 Notes

The data focus on persons aged less than 65 years. In fact, the EU-SILC notes that disability benefits refer to benefits that provide an income to persons below standard retirement age. This facilitates comparability across Member States as at retirement age, disability pensions are turned into retirement pensions at the age of 65.





## 2 PART II: EUROPE 2020 AND RELATED INDICATORS

### 2.1 EMPLOYMENT RATE

#### 2.1.1 Relevance to EU policy / Strategy

The Lisbon European Council (March 2000) noted that the overall aim of the employment policy should be to raise the employment rate from an average of 61% in the year 2000 to as close as possible to 70% by 2010 and to increase the number of women in employment from an average of 51% to more than 60% by 2010.

Europe 2020 is the successor of the Lisbon strategy and is expected to turn the EU into a smart, sustainable and inclusive economy delivering high levels of employment, productivity and social cohesion. Employment rate is one of the headline indicators in this new strategy. Europe 2020 objective requires that 75 % of the population aged 20-64 should be employed. This rate covers all people (disabled and non-disabled).

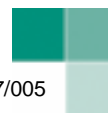
Furthermore, the European Disability Strategy 2010-2020<sup>8</sup> was adopted on 15 November 2010. It is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life. The Strategy builds on the UNCRPD and takes into account the experience of the Disability Action Plan (2004-2010). Its objectives are pursued by actions in eight priority areas. One area covers employment. The aim is to raise significantly the share of persons with disabilities working in the open labour market.

The European Disability Strategy 2010-2020 aims notably to exploit the full potential of the Europe 2020 Strategy and its Agenda for new skills and jobs by providing Member States with analysis, political guidance, information exchange and other support.

Article 27 of the UN Convention treats “Work and employment”. It provides notably that “States Parties recognize the right of persons with disabilities to work, on an equal basis with others; this includes the right to the opportunity to gain a living by work freely chosen or accepted in a labour market and work environment that is open, inclusive and accessible to persons with disabilities”.

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<sup>8</sup> COMMUNICATION FROM THE COMMISSION TO THE EUROPEAN PARLIAMENT, THE COUNCIL, THE EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND THE COMMITTEE OF THE REGIONS, European Disability Strategy 2010-2020: A Renewed Commitment to a Barrier-Free Europe; European Commission Brussels, 15.11.2010 COM(2010) 636 final.



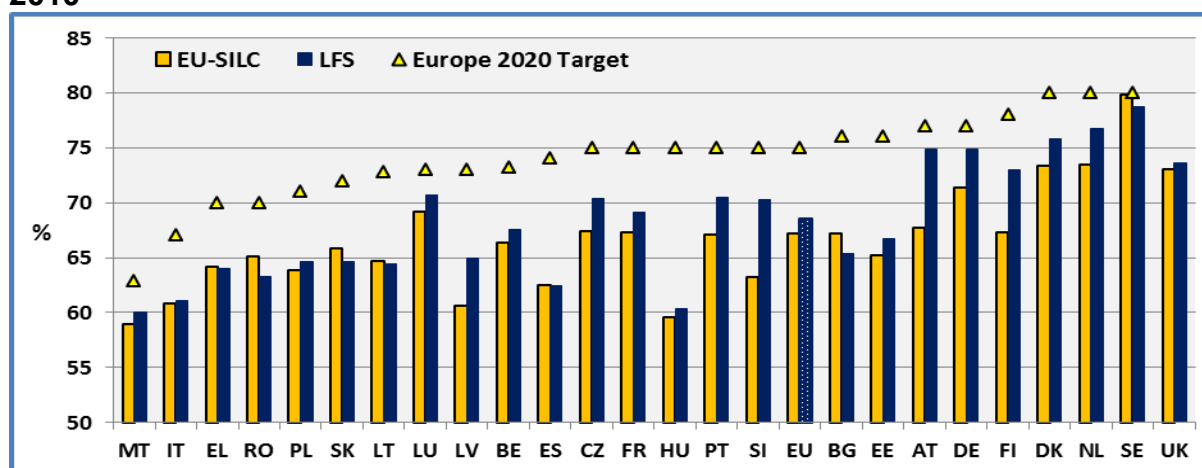
## 2.1.2 Headline findings

### 2.1.2.1 General comments

It is interesting to bring some clarifications before to present the estimations for persons with disabilities. Eurostat uses the results of the LFS survey in order to monitor Europe 2020 indicators. These indicators are seasonally adjusted. However, the LFS survey does not provide information on disability. Consequently, we have to use the EU-SILC survey.

Both surveys produce similar results except for Austria, Slovenia, Finland, Latvia, Germany and Portugal. At the EU level, the LFS provides an estimate higher than EU-SILC of 1,4 percentage points. These differences may stem from sampling differences and seasonal factors. The EU-SILC survey presents estimations for a specific date of the year.

**Table 13: Employment rate by type of survey and Member State (age 20-64), 2010**



**Data source:** EU-SILC 2010 and Eurostat

In the following, we discuss the EU-SILC estimations. We may observe an important employment gap between people with and without disabilities.

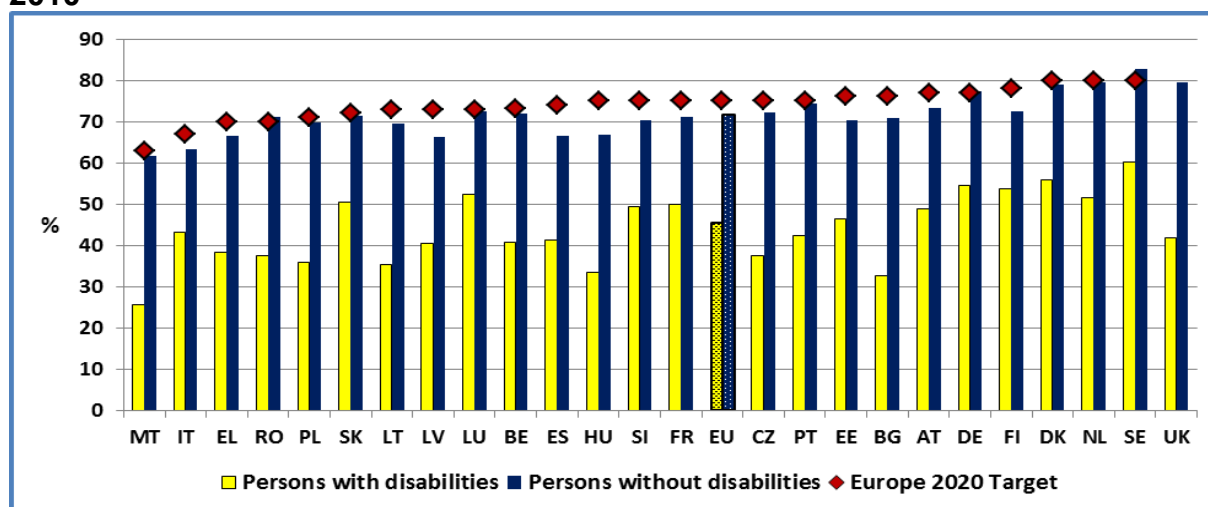
At European level, the employment rate of people with disabilities is about 26 percentage points lower compared to people without disabilities (27 in 2009). About 45,5% of persons with disabilities are employed compared to 71,7% of persons without disabilities. Europe 2020 target is 75%.

An important number of Member States experience an employment rate close or higher than 70% (average for disabled and non-disabled). However, there is a significant difference between persons with and without disabilities in all Member States. While in the majority of Member States the employment rate for people

without disabilities is higher than 70%, the employment rate of people with disabilities is lower than 50% in the majority of the Member States.

There is an employment gap in all Member States. But, the situation across Member States differs significantly. The employment rate of people with disabilities (for both sexes) is very low in Malta, Bulgaria and Hungary. On the contrary, this same rate is relatively high in Sweden, Denmark and Germany.

**Table 14: Employment rate by disability status and Member State (age 20-64), 2010**

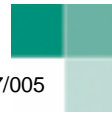


Data source: EU-SILC 2010

The above remarks reveal that a priority group for national policies ought to be persons with disabilities, notably in countries with a high difference between the employment rate of people with and without disabilities. In fact, countries with similar employment rates for non-disabled people present big differences for people with disabilities. This means that there is a potential for increasing the employment rate of people with disabilities.

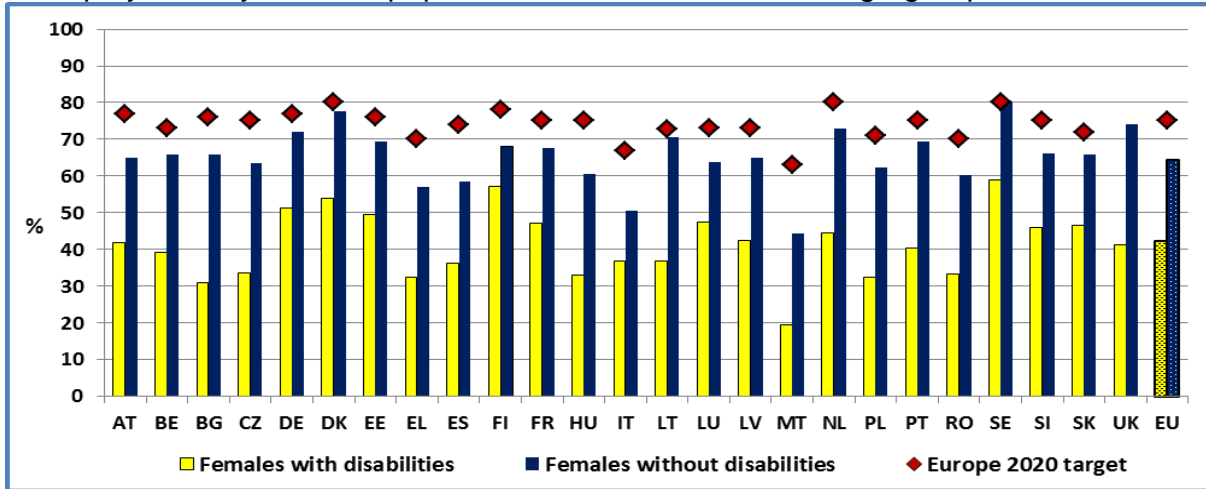
### 2.1.2.2 Gender

In the following tables, we compare the employment rate of persons with and without disabilities by gender. We observe that the employment rate of women with disabilities (42%) is significantly lower compared to women without (65%) disabilities in all Member States.



**Figure 15: Female employment rate by disability status and Member State (age 20-64), 2010**

The employment rate is calculated by dividing the number of persons aged 20 to 64 in employment by the total population of the same sex and age group.

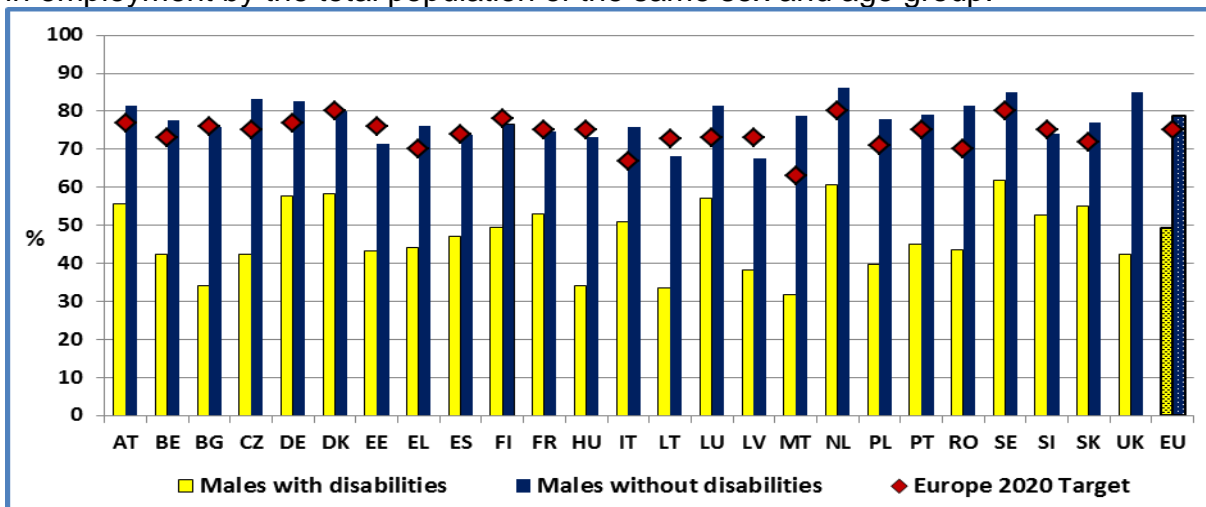


Data source: EU-SILC 2010

We observe a similar difference for men. The employment rate of men with disabilities (49% at EU level) is significantly lower compared to men without disabilities (79% at EU level) in all Member States. The employment rate of men without disabilities is around the 2020 target. We may conclude that women (with and without disabilities) as well as men with disabilities ought to be a priority group of national employment policies.

**Figure 16: Male employment rate by disability status and Member State (age 20-64), 2010**

The employment rate is calculated by dividing the number of persons aged 20 to 64 in employment by the total population of the same sex and age group.



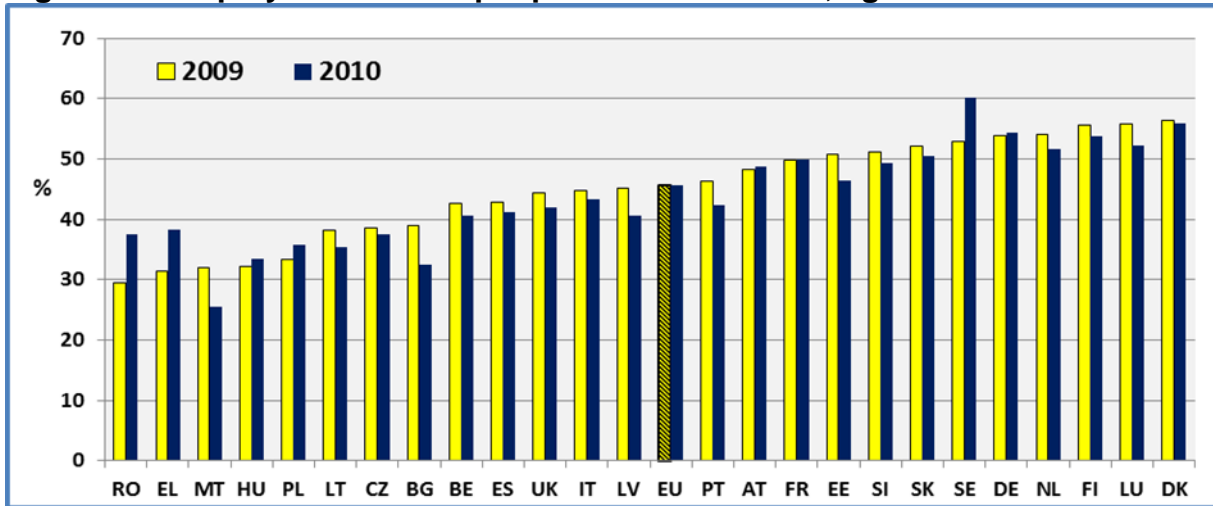
Data source: EU-SILC 2010



### 2.1.2.3 Evolution

The recent evolution indicates a decrease of the employment rate for both persons with and without limitations. When we compare 2009 and 2010, we have to remember that there was a difficult environment following the financial crisis of late 2008 and 2009.

**Figure 17: Employment rate of people with disabilities, age: 20-64**

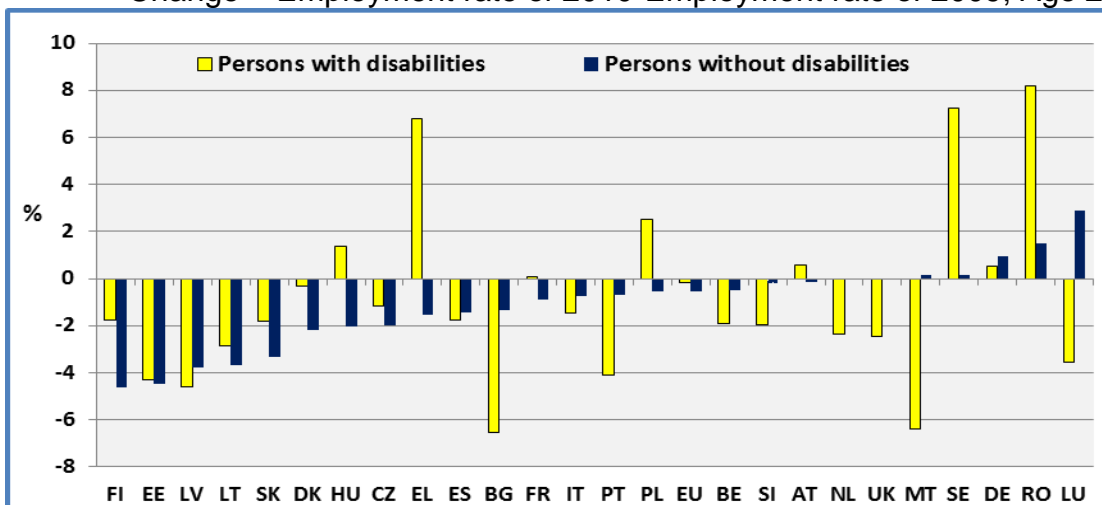


Data source: EU-SILC 2010

It is interesting to see how the recent financial crisis has affected the employment rate of persons with and without disabilities. We find that there is no relation between the evolution of employment rates between persons with and without disabilities. This is true for both absolute and relative changes of employment rates.

**Figure 18: Change in the employment rate of people with and without disabilities**

Change = Employment rate of 2010 - Employment rate of 2009; Age 20-64



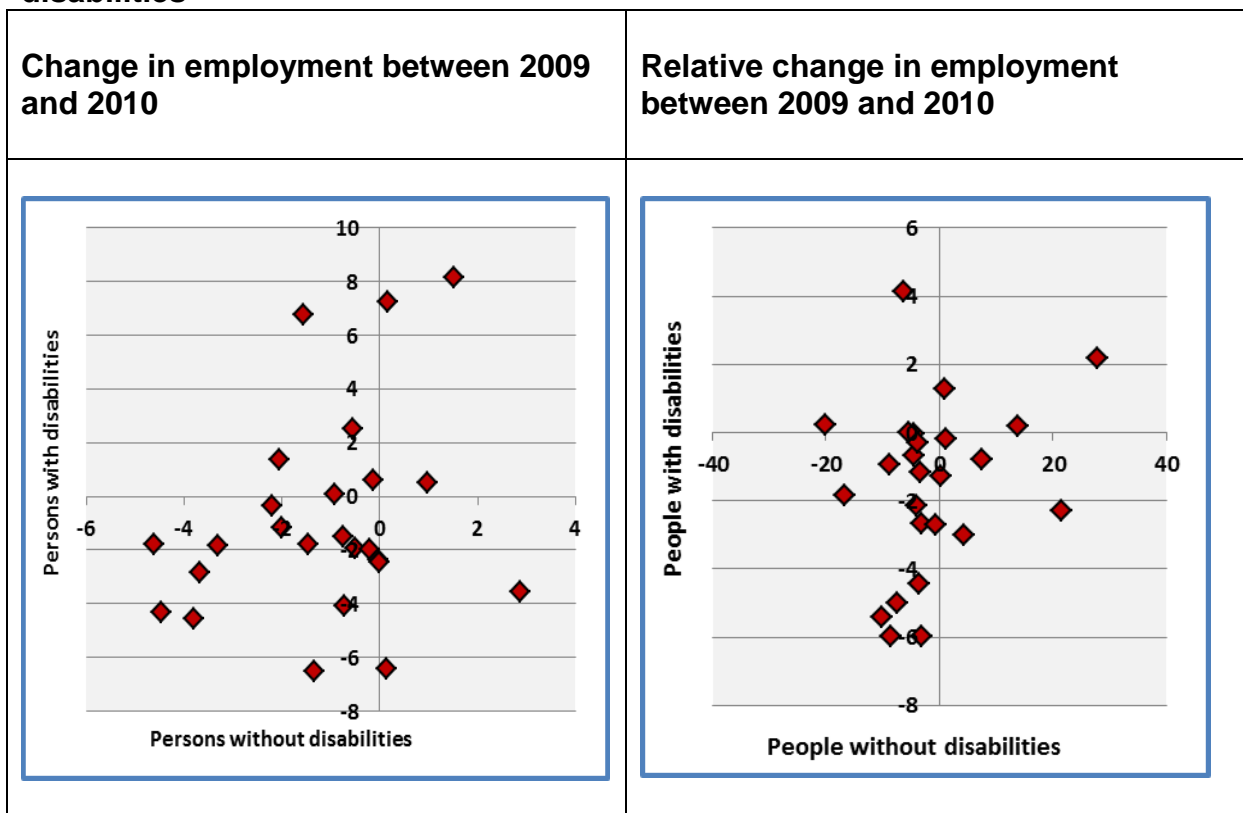


**Note:** We have also drawn a similar graph with relative changes. The results are similar. We define relative change as follows:  $\text{Relative change} = 100 \times (\text{Employment rate of 2010} - \text{Employment rate of 2009}) / \text{Employment rate of 2009}$

**Data source:** EU-SILC 2010

We present the same figure in a scatter diagramme in order to visualise the existence of any correlation between the employment change between 2009 and 2010 for persons with and without disabilities. Both diagrammes indicate that there is no contemporaneous relation between the two employment variations.

**Figure 19: Relation between employment changes for persons with and without disabilities**

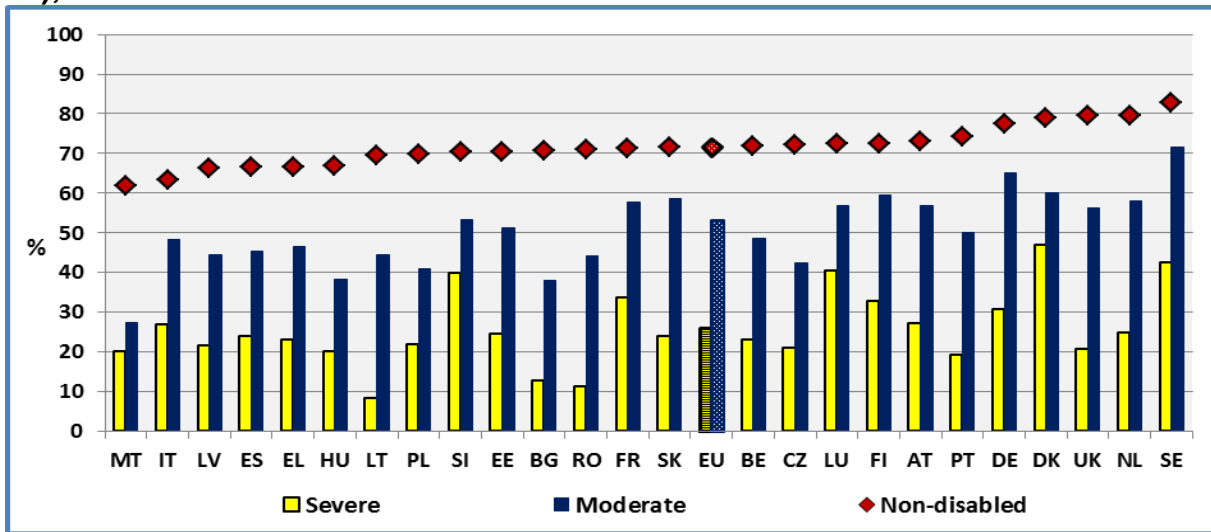


**Data source:** EU-SILC 2010

#### 2.1.2.4 Degree of disability

An important factor affecting the employment rate is the degree of disability. At the EU level, the employment rate of severely disabled is 26,2%, for persons with a moderate disability it is 53,3% and for non-disabled, it is 71,7%.

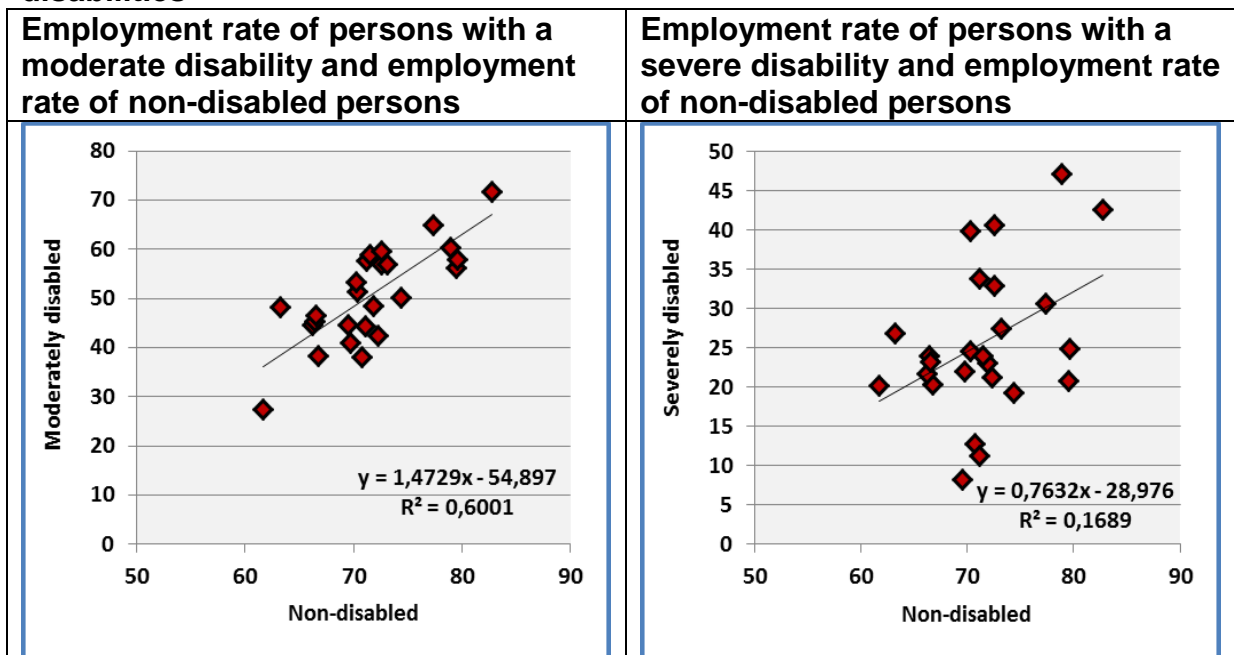
**Table 20: Employment rate by degree of disability and Member State (age 20-64), 2010**



Data source: EU-SILC 2010

The employment rate of people with a moderate disability is correlated with the employment rate of persons without a disability. On the contrary, the employment rate of people with a severe disability is loosely related to the employment rate of people without disabilities. This means that a general improvement of the economic situation will not affect significantly the employment rate of people with a severe disability. Measures which are aimed to affect the general population are not expected to have a significant impact on people with a severe disability.

**Figure 21: Relation between the employment rates of persons with and without disabilities**





**Data source:** EU-SILC 2010

We will complete the above discussion in the next chapter treating unemployment rate.



## 2.1.3 Data

**Table 7: Employment rate by disability status and Member State (age 20-64)**

The employment rate is calculated by dividing the number of persons aged 20 to 64 in employment by the total population of the same age group.

	2009					2010				
	Men + Women					Men + Women				
	Disability			All	LFS	Disability			All	LFS
	Yes	No	Total			Yes	No	Total		
AT	48,2	73,3	67,8	<b>67,8</b>	74,7	48,8	73,2	67,7	<b>67,7</b>	74,9
BE	42,6	72,4	66,9	<b>66,9</b>	67,1	40,7	71,9	66,3	<b>66,3</b>	67,6
BG	39,0	72,1	68,7	<b>68,7</b>	68,8	32,5	70,8	67,2	<b>67,2</b>	65,4
CY	53,3	73,1	70,6	<b>70,7</b>	75,7					
CZ	38,6	74,3	68,1	<b>68,9</b>	70,9	37,4	72,3	71,7	<b>67,4</b>	70,4
DE	53,9	76,4	70,8	<b>70,5</b>	74,8	54,4	77,4	73,5	<b>71,4</b>	74,9
DK	56,3	81,1	75,2	<b>74,9</b>	77,8	56,0	78,9	65,2	<b>73,4</b>	75,8
EE	50,7	74,8	70,1	<b>70,1</b>	69,9	46,4	70,3	64,2	<b>65,2</b>	66,7
EL	31,4	68,1	65,2	<b>65,2</b>	65,8	38,2	66,5	62,5	<b>64,2</b>	64,0
ES	42,9	67,9	63,5	<b>63,5</b>	63,7	41,1	66,5	67,7	<b>62,5</b>	62,5
FI	55,5	77,2	71,6	<b>70,8</b>	73,5	53,7	72,6	67,3	<b>67,3</b>	73,0
FR	49,8	72,1	68,3	<b>68,3</b>	69,5	49,9	71,2	59,6	<b>67,3</b>	69,1
HU	32,1	68,8	60,7	<b>61,0</b>	60,5	33,5	66,7	71,7	<b>59,6</b>	60,4
IE	29,0	65,1	59,2	<b>59,2</b>	66,7					
IT	44,7	64,0	60,9	<b>60,9</b>	61,7	43,2	63,3	61,0	<b>60,8</b>	61,1
LT	38,2	73,2	68,1	<b>68,0</b>	67,2	35,3	69,5	65,0	<b>64,7</b>	64,4
LU	55,8	69,7	67,4	<b>67,6</b>	70,4	52,2	72,6	69,1	<b>69,2</b>	70,7
LV	45,1	70,0	64,3	<b>64,3</b>	67,1	40,5	66,2	60,6	<b>60,7</b>	65,0
MT	32,0	61,6	59,2	<b>59,2</b>	58,7	25,6	61,7	58,9	<b>58,9</b>	60,1
NL	54,0	79,6	73,6	<b>74,1</b>	78,8	51,6	79,6	73,3	<b>73,5</b>	76,8
PL	33,3	70,3	64,1	<b>64,1</b>	64,9	35,8	69,8	63,9	<b>63,9</b>	64,6
PT	46,4	75,1	68,5	<b>68,5</b>	71,2	42,3	74,4	67,2	<b>67,2</b>	70,5
RO	29,4	69,6	63,9	<b>63,9</b>	63,5	37,6	71,1	65,1	<b>65,1</b>	63,3
SE	52,8	82,6	78,9	<b>79,1</b>	78,3	60,1	82,8	80,0	<b>79,9</b>	78,7
SI	51,2	70,5	66,3	<b>65,3</b>	71,9	49,2	70,3	64,0	<b>63,2</b>	70,3
SK	52,2	74,8	68,9	<b>68,9</b>	66,4	50,4	71,5	65,9	<b>65,9</b>	64,6
UK	44,3	79,5	73,8	<b>73,7</b>	73,9	41,9	79,5	73,3	<b>73,1</b>	73,6
EU	45,7	72,2	67,3	<b>67,6</b>	69,1	45,5	71,7	67,0	<b>67,2</b>	68,6

Data source: EU-SILC 2009 and EU-SILC 2010

LFS data:

[http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators)

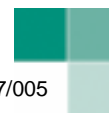
**All:** It includes observations for which we do not dispose information on disability status.

**Table 8: Employment rate by disability status, gender and Member State (age 20-64)**

The employment rate is calculated by dividing the number of persons aged 20 to 64 in employment by the total population of the same age group and gender.

	2009						2010					
	Females			Males			Females			Males		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
AT	43,1	65,4	<b>60,5</b>	53,5	81,1	<b>75,2</b>	41,9	65,0	<b>59,8</b>	55,8	81,4	<b>75,7</b>
BE	41,0	65,6	<b>60,7</b>	44,4	78,9	<b>73,0</b>	39,3	65,9	<b>60,7</b>	42,4	77,7	<b>72,0</b>
BG	36,6	66,4	<b>63,1</b>	41,7	77,8	<b>74,3</b>	30,8	65,7	<b>62,4</b>	34,2	75,9	<b>72,1</b>
CY	46,5	66,5	<b>64,1</b>	59,9	79,9	<b>77,3</b>						
CZ	31,9	65,0	<b>59,0</b>	47,5	85,3	<b>79,0</b>	33,5	63,4	<b>58,4</b>	42,4	83,3	<b>76,7</b>
DE	50,8	70,9	<b>65,8</b>	57,3	82,0	<b>75,9</b>	51,4	72,0	<b>66,8</b>	57,8	82,7	<b>76,9</b>
DK	55,6	80,0	<b>73,6</b>	57,1	82,2	<b>76,9</b>	54,0	77,6	<b>71,4</b>	58,5	80,1	<b>75,6</b>
EE	53,9	73,9	<b>70,1</b>	47,4	75,9	<b>70,1</b>	49,4	69,5	<b>65,3</b>	43,3	71,3	<b>65,1</b>
EL	24,7	56,9	<b>54,1</b>	39,6	79,1	<b>76,4</b>	32,3	57,0	<b>54,9</b>	44,3	76,1	<b>73,5</b>
ES	37,0	59,4	<b>55,1</b>	49,8	76,0	<b>71,8</b>	36,2	58,6	<b>54,7</b>	47,0	73,9	<b>70,1</b>
FI	54,5	74,8	<b>69,4</b>	56,5	79,5	<b>73,9</b>	57,1	68,1	<b>65,0</b>	49,6	76,7	<b>70,4</b>
FR	48,4	68,2	<b>64,6</b>	51,5	75,9	<b>72,1</b>	47,2	67,6	<b>63,7</b>	53,0	74,8	<b>71,0</b>
HU	30,0	61,6	<b>54,3</b>	34,6	76,2	<b>67,4</b>	32,9	60,5	<b>54,3</b>	34,1	73,1	<b>65,2</b>
IE	26,7	58,4	<b>53,2</b>	31,4	71,9	<b>65,2</b>						
IT	36,7	51,2	<b>48,7</b>	54,5	76,4	<b>73,3</b>	36,7	50,5	<b>48,8</b>	51,0	75,8	<b>73,2</b>
LT	41,8	72,3	<b>67,5</b>	33,4	74,3	<b>68,9</b>	36,9	70,6	<b>66,0</b>	33,5	68,3	<b>63,8</b>
LU	50,1	57,9	<b>56,5</b>	62,1	81,1	<b>78,2</b>	47,6	63,7	<b>60,9</b>	57,1	81,4	<b>77,4</b>
LV	46,9	70,4	<b>64,8</b>	43,1	69,5	<b>63,7</b>	42,5	64,9	<b>59,8</b>	38,2	67,6	<b>61,4</b>
MT	21,4	42,0	<b>40,4</b>	42,1	80,7	<b>77,5</b>	19,5	44,2	<b>42,2</b>	31,8	78,8	<b>75,2</b>
NL	49,3	72,7	<b>66,5</b>	60,5	86,2	<b>81,1</b>	44,4	73,0	<b>66,0</b>	60,7	86,1	<b>80,9</b>
PL	28,8	62,6	<b>57,0</b>	38,1	78,7	<b>71,7</b>	32,3	62,2	<b>57,0</b>	39,7	78,0	<b>71,3</b>
PT	44,2	69,7	<b>63,0</b>	49,4	80,2	<b>74,1</b>	40,4	69,3	<b>61,8</b>	45,0	79,2	<b>72,7</b>
RO	27,2	58,5	<b>53,6</b>	32,3	80,6	<b>74,5</b>	33,1	60,1	<b>54,6</b>	43,7	81,4	<b>75,7</b>
SE	52,2	80,8	<b>76,4</b>	53,8	84,2	<b>81,3</b>	59,0	80,4	<b>77,2</b>	61,7	84,9	<b>82,8</b>
SI	46,1	65,8	<b>61,2</b>	56,8	74,8	<b>71,2</b>	45,9	66,3	<b>59,8</b>	52,9	74,1	<b>68,0</b>
SK	46,8	68,7	<b>62,5</b>	59,0	80,7	<b>75,6</b>	46,6	65,8	<b>60,3</b>	55,1	77,0	<b>71,7</b>
UK	42,6	74,0	<b>68,8</b>	46,2	84,9	<b>78,9</b>	41,4	74,0	<b>68,3</b>	42,4	85,0	<b>78,4</b>
EU	42,0	65,0	<b>60,5</b>	49,9	79,3	<b>74,2</b>	42,3	64,7	<b>60,4</b>	49,3	78,6	<b>73,7</b>

Data source: EU-SILC 2009 & EU-SILC 2010

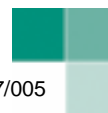
**Table 9: Employment rate by degree of disability and Member State (age 20-64)**

The employment rate is calculated by dividing the number of persons aged 20 to 64 in employment by the total population of the same age group.

	Disability			Total	All
	Severe	Moderate	No		
AT	27,4	56,9	73,2	<b>67,7</b>	67,7
BE	23,0	48,5	71,9	<b>66,3</b>	66,3
BG	12,7	38,0	70,8	<b>67,2</b>	67,2
CY					
CZ	21,2	42,5	72,3	<b>66,6</b>	67,4
DE	30,6	65,0	77,4	<b>71,7</b>	71,4
DK	47,0	60,2	78,9	<b>73,5</b>	73,4
EE	24,6	51,4	70,3	<b>65,2</b>	65,2
EL	23,2	46,5	66,5	<b>64,2</b>	64,2
ES	24,0	45,3	66,5	<b>62,5</b>	62,5
FI	32,8	59,6	72,6	<b>67,7</b>	67,3
FR	33,8	57,7	71,2	<b>67,3</b>	67,3
HU	20,2	38,2	66,7	<b>59,6</b>	59,6
IE					
IT	26,9	48,2	63,3	<b>61,0</b>	60,8
LT	8,3	44,6	69,5	<b>65,0</b>	64,7
LU	40,6	56,9	72,6	<b>69,1</b>	69,2
LV	21,6	44,5	66,2	<b>60,6</b>	60,7
MT	20,1	27,4	61,7	<b>58,9</b>	58,9
NL	24,8	58,0	79,6	<b>73,3</b>	73,5
PL	21,9	40,9	69,8	<b>63,9</b>	63,9
PT	19,2	50,2	74,4	<b>67,2</b>	67,2
RO	11,2	44,3	71,1	<b>65,1</b>	65,1
SE	42,5	71,6	82,8	<b>80,0</b>	79,9
SI	39,9	53,3	70,3	<b>64,0</b>	63,2
SK	24,0	58,8	71,5	<b>65,9</b>	65,9
UK	20,8	56,3	79,5	<b>73,3</b>	73,1
EU	26,2	53,3	71,7	<b>67,0</b>	67,2

**Data source:** EU-SILC 2009 and EU-SILC 2010

**All:** It includes observations for which we do not possess information on disability status.



## 2.1.4 Data source

1. EUSILC UDB 2009 – version 1 of March 2011
2. EU-SILC UDB 2010 - version 1 of March 2012
3. [http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators)

## 2.1.5 Methodology

EU-SILC 2009 onwards includes a question (PL031) on 'Self-defined current economic status'. The possible answers are:

1. Employee working full-time
2. Employee working part-time
3. Self-employed working full-time (including family worker)
4. Self-employed working part-time (including family worker)
5. Unemployed
6. Pupil, student, further training, unpaid work experience
7. In retirement or in early retirement or has given up business
8. Permanently disabled or/and unfit to work
9. In compulsory military community or service
10. Fulfilling domestic tasks and care responsibilities
11. Other inactive person

Employment includes 1.Employee working full-time, 2.Employee working part-time, 3.Self-employed working full-time and 4.Self-employed working part-time. The age group includes persons aged 20-64.

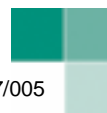
The employment rate is calculated by dividing the number of persons in employment by the total population of the same age group.

For data distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040).

## 2.1.6 Notes

EU-SILC estimators may overestimate the percentage of people with disabilities in employment. In fact, persons living in collective households and in institutions are generally excluded from the sample.

Eurostat uses the results of the LFS survey. Furthermore, annual results are calculated averaging quarterly data. Consequently, they eliminate seasonal variation. Sampling characteristics and seasonal differences may explain part of the differences between LFS and EU-SILC estimators.



There is a significant difference between EU-SILC and LFS concerning the employment rate in Austria, Finland and Slovenia. At the EU level, the difference is about 1,5 percentage points.

## **2.2 UNEMPLOYMENT RATE**

### **2.2.1 Relevance to EU policy / Strategy**

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life. The Strategy builds on the UNCRPD and takes into account the experience of the Disability Action Plan (2004-2010).

This Strategy identifies actions at EU level to supplement national ones, and it determines the mechanisms needed to implement the UN Convention at EU level, including inside the EU institutions. This Strategy focuses on eliminating barriers. The Commission has identified eight main areas for action: Accessibility, Participation, Equality, Employment, Education and training, Social protection, Health, and External Action.

The aim is to raise significantly the share of persons with disabilities working in the open labour market. This implies a reduction of unemployment. EU action is expected to support and supplement national efforts to: analyse the labour market situation of people with disabilities; fight those disability benefit cultures and traps that discourage them from entering the labour market; develop active labour market policies; make workplaces more accessible and develop services for job placement.

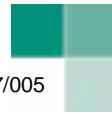
Unemployment may lead to poverty and social exclusion. Consequently, the reduction of unemployment is considered to be a privileged way to social inclusion and participation.

Furthermore, the UN Convention in Article 27 treating “Work and employment” stress the promotion of “employment opportunities and career advancement for persons with disabilities in the labour market, as well as assistance in finding, obtaining, maintaining and returning to employment”.

### **2.2.2 Headline findings**

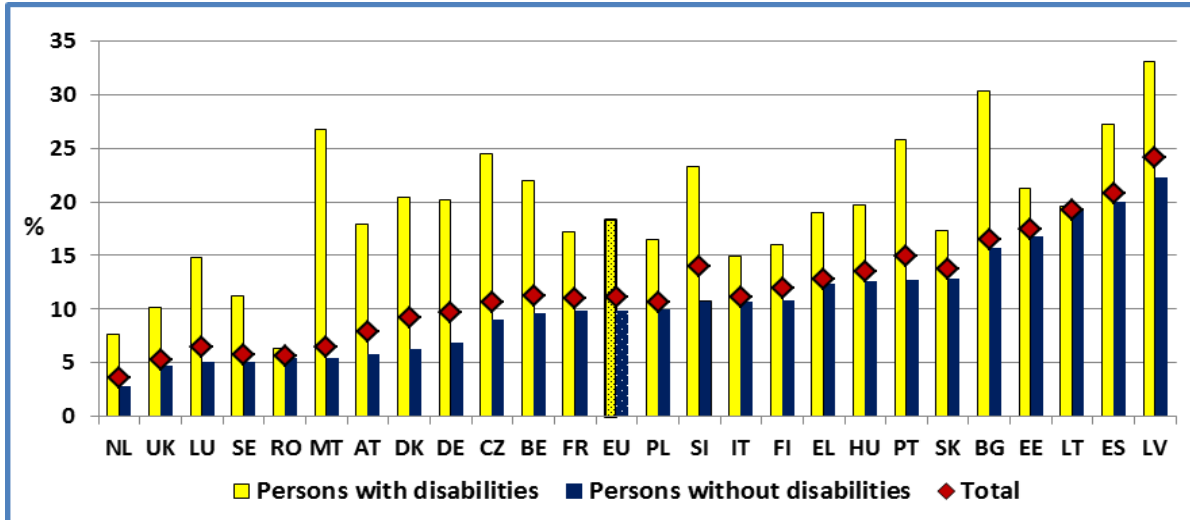
#### **2.2.2.1 General comments**

The EU unemployment rate of people with disabilities (18,3) is almost the double of the unemployment rate of people without disabilities (9,9).



**Figure 22: Unemployment rate by disability status and Member State (age 20-64), 2010**

The unemployment rate represents unemployed persons as a percentage of the labour force.

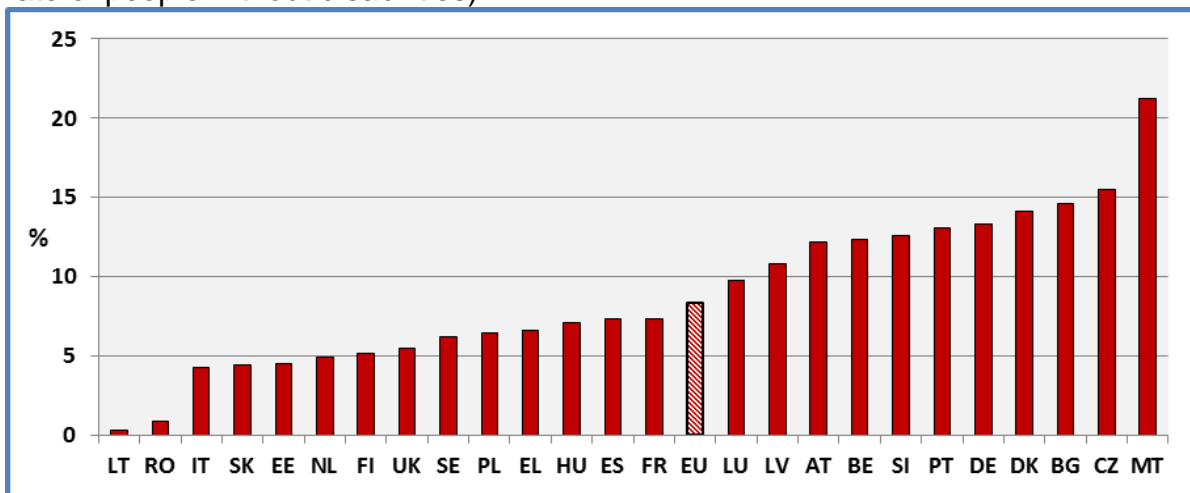


Data source: EU-SILC 2010

In a certain number of countries, the difference between people with and without disabilities is relatively small while in others it is very important (e.g. Bulgaria, Czech Republic and Malta).

**Figure 23: Disadvantage of people with disabilities concerning unemployment. Age: 20-64, 2010**

Disadvantage = (Unemployment rate of people with disabilities) – (unemployment rate of people without disabilities)



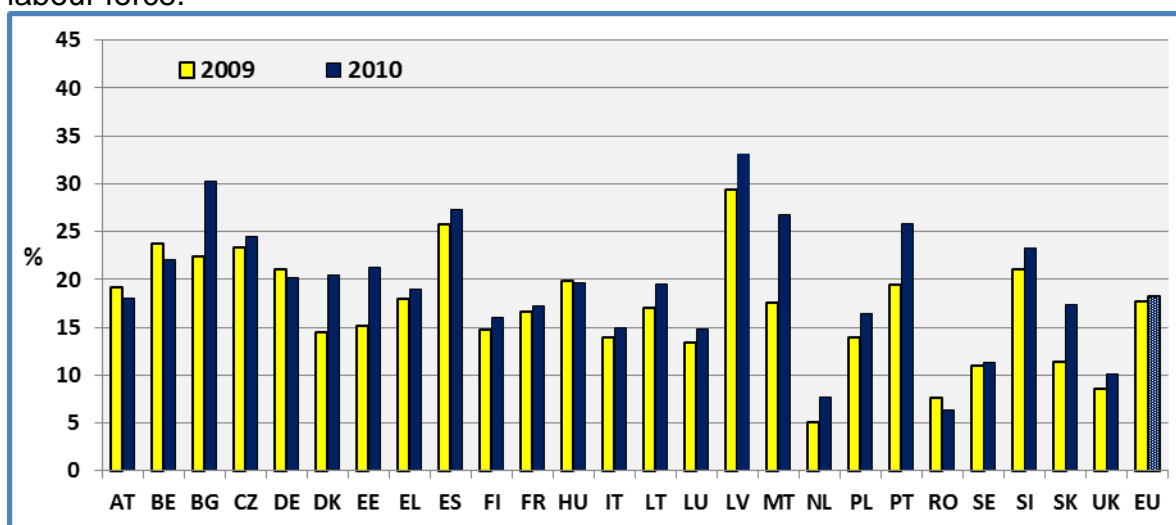
Data source: EU-SILC 2010

## 2.2.2.2 Evolution

Following the financial crisis of end 2008 and 2009, we observe an increase of the unemployment rate both for people with and without disabilities. The respective increase in percentage points is 0,6 and 0,7 respectively at the EU level.

### Figure 24: Persons with disabilities; Evolution of the unemployment rate by Member State. Age 20-64

The unemployment rate represents unemployed persons as a percentage of the labour force.

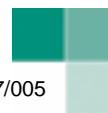


Data source: EU-SILC 2009 & EU-SILC 2010.

However, in relative terms,<sup>9</sup> these changes represent an increase of 3,4% for people with disabilities and 7,6% for people without disabilities. A similar increase in percentage points provides a significant difference in relative terms. In fact, the base for comparison (denominator: unemployment rate of 2009) is higher for people with disabilities compared to people without disabilities.

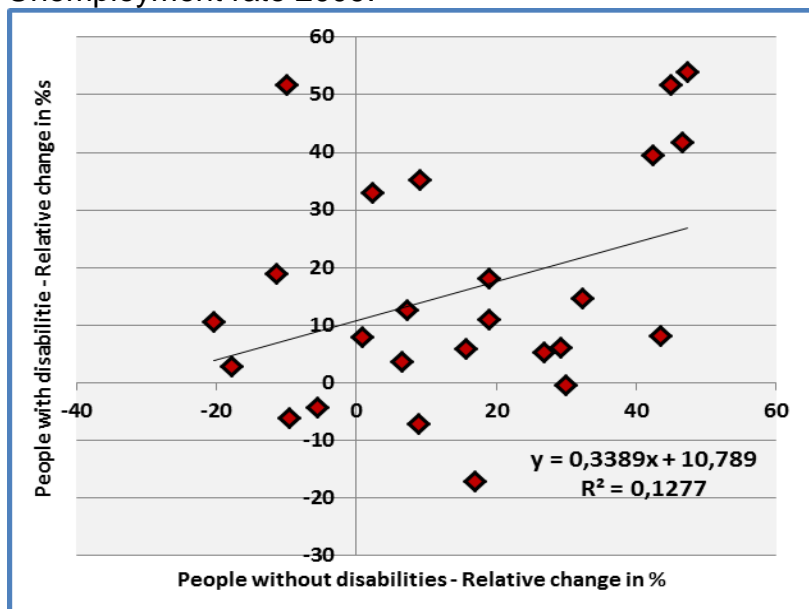
Relative changes, through time, in the unemployment rate of both groups are correlated but this correlation is very weak. This means that disabled and not disabled might be affected by different factors. We reached a similar conclusion, when we studied the evolution of employment rates.

<sup>9</sup> Relative change =  $100 \times (\text{Unemployment rate of 2010} - \text{Unemployment rate of 2009}) / \text{Unemployment rate of 2009}$ .



**Figure 25: Relative change of unemployment rates between 2009 and 2010. Age 20-64**

Relative change =  $100 \times (\text{Unemployment rate 2010} - \text{Unemployment rate 2009}) / \text{Unemployment rate 2009}$ .



**Note:** Each point represents a country

**Data source:** EU-SILC 2010

It is important to note that persons with disabilities in the EU-SILC sample are often older persons. This has important implications for unemployment variations. In fact, either because they have acquired certain rights after a long work history, either because national laws protect the employment of older workers, older workers with disabilities might present smaller variations through time.

This means that we have to distinguish between young persons with disabilities and older workers with disabilities. Younger persons with disabilities might experience much more important shocks than their elderly persons with disabilities.

### 2.2.2.3 Gender

Disability and gender increase unemployment rate. About 18% of women with disabilities are unemployed compared to 10% of women without disabilities. The equivalent rates for men are 19% and 10%.

The difference between female unemployment rate and male unemployment rate is relatively small for both disabled and non-disabled. We may argue that female unemployment rate might be underestimated. This might be due notably to a disincentive effect. In fact, the analysis of employment rates revealed that this rate was extremely small both for women with and without disabilities in comparison to equivalent male rates. We may advance that a low probability to get a job might push women to go out of the labour force. This reduces artificially the unemployment rate.

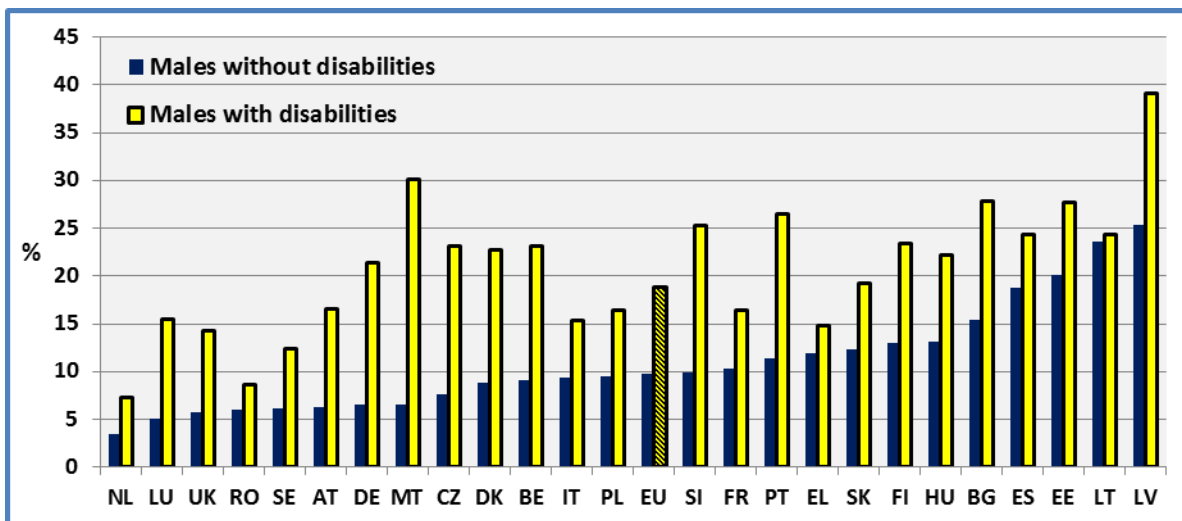
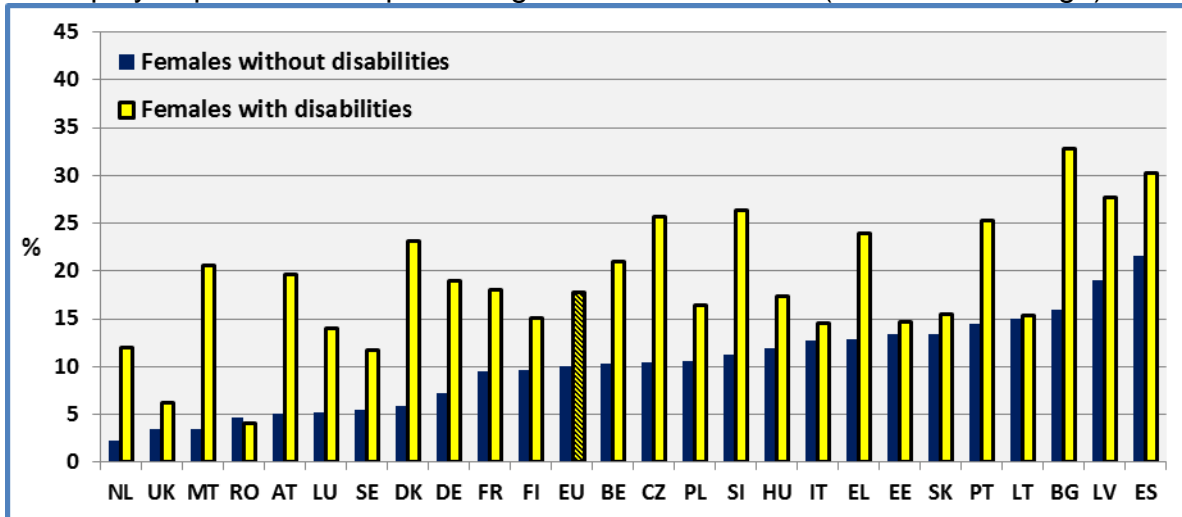




Also, it leads to higher economic inactivity among women compared to men, notably among women with disabilities.

**Figure 26: Unemployment rate by disability status and Member State (age 20-64), 2010**

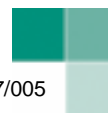
Unemployed persons as a percentage of the labour force (same sex and age).



Data source: EU-SILC 2010

#### 2.2.2.4 Age

At the European level, when we compare the evolution of unemployment rates across the life cycle, we observe similar paths for people with and without disabilities. However, the unemployment rate of persons with disabilities is higher compared to persons without disabilities, at all stages of the life cycle. The shape of unemployment during the life cycle is very similar across Member States.

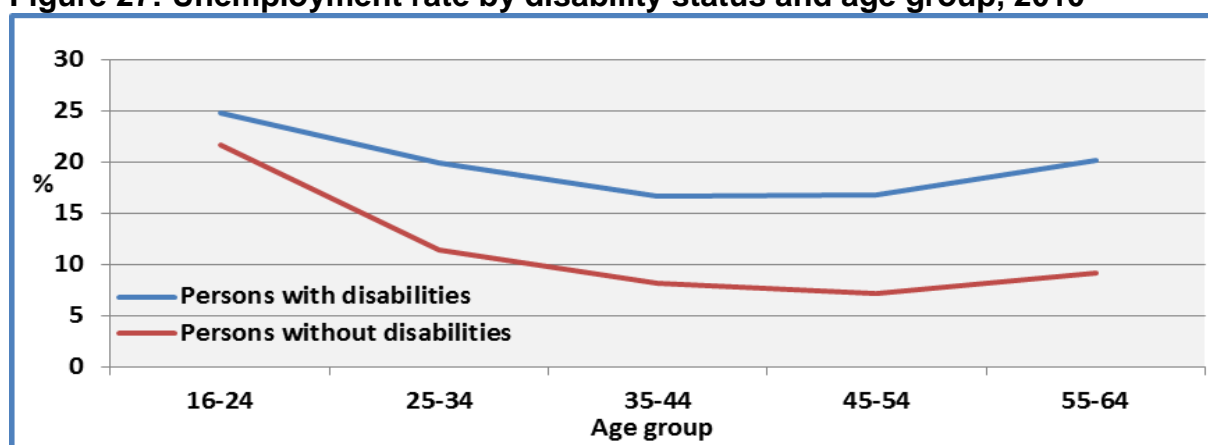


We may note that the difference between the unemployment rate of people with and without disability is increasing with age. An initial disadvantage of 3 percentage points becomes 11 percentage points at the end of active life on the labour market. This increase during the life cycle might stem from the following factors:

- An initial disadvantage leads to unemployment and lack of experience which further increases the initial disadvantage of persons with disabilities;
- An initial activity limitation might deteriorate through time increasing the initial health disadvantage. This deterioration might be the result of the initial unemployment (poverty, living styles, etc.).

This indicates that priority might be given to decrease unemployment at an early stage of life.

**Figure 27: Unemployment rate by disability status and age group, 2010**



Data source: EU-SILC 2010

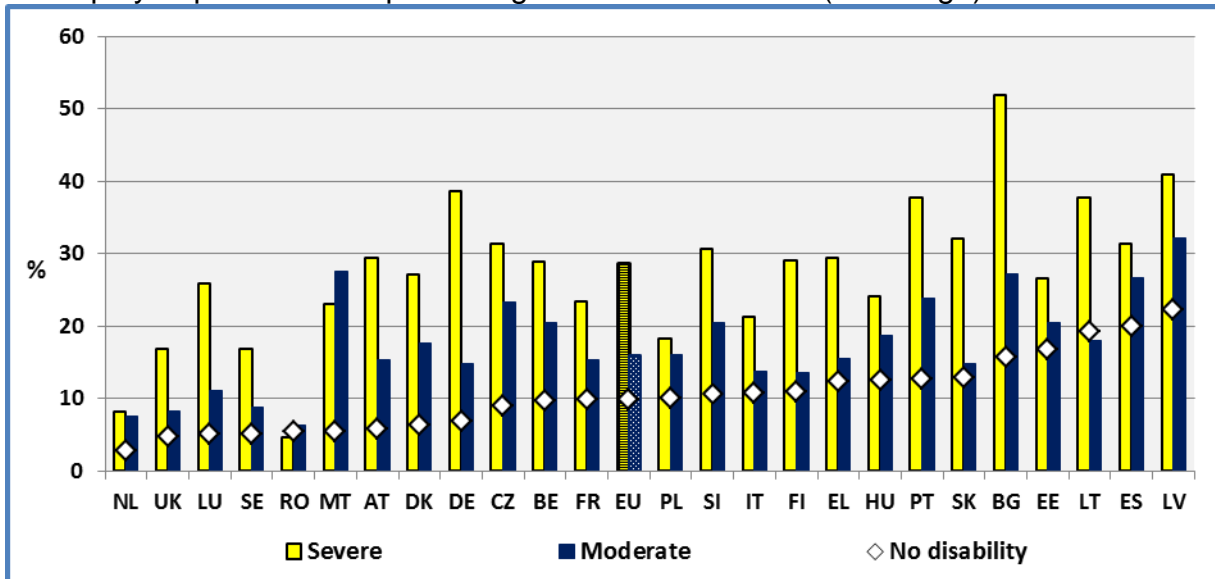
### 2.2.2.5 Degree of disability

The degree of disability is a significant factor affecting unemployment rate. The degree of disability increases unemployment rate. Persons with a severe disability experience an unemployment rate of 29%, persons with a moderate disability 16% and persons without disabilities 10%.



**Figure 28: Unemployment rate by degree of disability and Member State (age 20-64), 2010**

Unemployed persons as a percentage of the labour force (same age).



Data source: EU-SILC 2010

A cross-country analysis indicates that the unemployment rate of moderately disabled is closely related to the unemployment rate of non-disabled. The unemployment rate of severely disabled has a looser relation with the unemployment rate of persons without disabilities.

## 2.2.3 Data

**Table 10: Unemployment rate by disability status and Member State (age 20-64)**

The unemployment rate represents unemployed persons as a percentage of the labour force.

The labour force is the total number of people employed and unemployed.

	2009				2010			
	Men + Women				Men + Women			
	Disability			All obser- vations	Disability			All obser- vations
Yes	No	Total	Yes		No	Total		
<b>AT</b>	19,2	6,3	8,5	<b>8,5</b>	18,0	5,7	7,9	<b>7,9</b>
<b>BE</b>	23,7	8,9	10,9	<b>10,9</b>	22,0	9,7	11,2	<b>11,2</b>
<b>BG</b>	22,4	14,4	14,9	<b>15,0</b>	30,3	15,7	16,5	<b>16,5</b>
<b>CY</b>	8,4	5,6	5,9	<b>5,9</b>				
<b>CZ</b>	23,3	7,1	9,0	<b>9,0</b>	24,5	9,0	10,7	<b>10,4</b>
<b>DE</b>	21,1	7,3	10,3	<b>10,8</b>	20,2	6,9	9,7	<b>10,2</b>
<b>DK</b>	14,4	4,3	6,2	<b>6,1</b>	20,4	6,3	9,2	<b>8,6</b>
<b>EE</b>	15,2	11,8	12,3	<b>12,3</b>	21,2	16,8	17,5	<b>17,5</b>
<b>EL</b>	17,9	9,6	10,0	<b>10,0</b>	19,0	12,4	12,7	<b>12,7</b>
<b>ES</b>	25,8	17,3	18,4	<b>18,4</b>	27,3	20,0	20,8	<b>20,8</b>
<b>FI</b>	14,8	7,6	9,1	<b>9,4</b>	16,0	10,9	12,0	<b>12,1</b>
<b>FR</b>	16,6	9,3	10,3	<b>10,3</b>	17,2	9,9	11,0	<b>11,0</b>
<b>HU</b>	19,8	9,7	11,0	<b>10,9</b>	19,7	12,6	13,5	<b>13,5</b>
<b>IE</b>	26,4	15,3	16,3	<b>16,3</b>				
<b>IT</b>	13,9	10,6	11,0	<b>11,0</b>	15,0	10,7	11,1	<b>11,1</b>
<b>LT</b>	17,0	14,5	14,7	<b>14,9</b>	19,5	19,2	19,3	<b>19,4</b>
<b>LU</b>	13,4	6,4	7,4	<b>7,4</b>	14,8	5,1	6,4	<b>6,4</b>
<b>LV</b>	29,4	20,8	22,3	<b>22,3</b>	33,1	22,3	24,1	<b>24,0</b>
<b>MT</b>	17,6	6,1	6,6	<b>6,6</b>	26,7	5,5	6,4	<b>6,4</b>
<b>NL</b>	5,0	1,9	2,5	<b>2,5</b>	7,7	2,8	3,6	<b>3,7</b>
<b>PL</b>	13,9	8,4	8,9	<b>8,9</b>	16,4	10,0	10,7	<b>10,7</b>
<b>PT</b>	19,4	12,5	13,6	<b>13,7</b>	25,8	12,8	14,9	<b>14,9</b>
<b>RO</b>	7,6	4,7	4,9	<b>4,9</b>	6,3	5,5	5,6	<b>5,6</b>
<b>SE</b>	11,0	6,2	6,6	<b>6,7</b>	11,3	5,1	5,7	<b>6,1</b>
<b>SI</b>	21,0	9,0	11,3	<b>12,0</b>	23,3	10,7	14,0	<b>14,1</b>
<b>SK</b>	11,4	8,9	9,4	<b>9,5</b>	17,3	12,9	13,8	<b>13,8</b>
<b>UK</b>	8,5	5,3	5,6	<b>5,6</b>	10,1	4,7	5,2	<b>5,4</b>
<b>EU</b>	17,7	9,2	10,4	<b>10,2</b>	18,3	9,9	11,1	<b>10,9</b>

Data source: EU-SILC 2009 & EU-SILC 2010

**All:** It includes observations for which we do not dispose information on disability status.

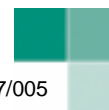
**Table 11: Unemployment rate by disability status, gender and Member State (age 20-64)**

The unemployment rate represents unemployed persons as a percentage of the labour force.

The labour force is the total number of people employed and unemployed.

	2009						2010					
	Females			Males			Females			Males		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
AT	19,7	5,5	8,1	18,8	6,9	8,9	19,7	5,0	7,7	16,6	6,3	8,2
BE	22,8	10,6	12,4	24,7	7,5	9,6	21,0	10,3	11,8	23,1	9,1	10,6
BG	21,3	15,9	16,3	23,4	13,1	13,8	32,8	16,0	17,0	27,9	15,5	16,1
CY	6,3	5,2	5,3	10,0	5,8	6,3						
CZ	28,4	8,7	11,1	18,3	5,6	7,0	25,7	10,4	12,1	23,2	7,6	9,2
DE	20,1	7,6	10,4	22,1	7,0	10,3	19,0	7,2	9,8	21,4	6,6	10,0
DK	11,3	3,9	5,4	18,0	4,6	7,0	23,1	5,8	8,8	22,8	8,8	8,9
EE	9,3	7,2	7,5	21,2	16,2	17,0	14,6	13,4	13,6	27,7	20,1	21,3
EL	21,2	12,2	12,6	15,1	7,7	8,0	23,9	12,9	13,5	14,8	12,0	12,1
ES	27,5	18,3	19,6	24,4	16,5	17,5	30,2	21,5	22,6	24,3	18,8	19,4
FI	14,7	6,2	8,1	14,9	8,8	10,0	15,1	9,7	10,5	23,4	13,0	13,7
FR	16,3	9,4	10,4	17,0	9,2	10,1	18,0	9,4	10,8	16,5	10,3	11,2
HU	19,0	9,8	11,1	20,7	9,7	11,0	17,3	11,9	12,7	22,1	13,1	14,1
IE	15,9	9,5	10,0	33,5	19,6	20,9						
IT	15,6	12,8	13,1	12,4	9,1	9,5	14,6	12,7	12,8	15,3	9,4	9,9
LT	12,9	11,8	11,9	23,2	17,2	17,6	15,4	15,0	15,0	24,3	23,6	23,8
LU	14,4	8,6	9,5	12,6	4,8	5,8	14,1	5,1	6,4	15,4	5,0	6,4
LV	23,3	16,3	17,6	35,8	25,2	27,0	27,7	19,1	20,6	39,1	25,4	27,5
MT	14,1	6,2	6,5	19,2	6,0	6,7	20,6	3,4	4,2	30,1	6,6	7,6
NL	4,0	1,6	2,1	6,1	2,2	2,8	12,0	2,3	3,7	7,3	3,4	3,9
PL	15,4	9,0	9,5	12,6	7,9	8,4	16,4	10,5	11,1	16,5	9,5	10,3
PT	18,2	14,1	14,9	20,9	11,1	12,5	25,3	14,5	16,5	26,5	11,3	13,4
RO	2,9	3,6	3,5	12,2	5,5	5,9	4,0	4,6	4,6	8,6	6,1	6,3
SE	10,2	5,4	5,9	12,2	7,0	7,3	11,7	5,4	5,5	12,4	6,1	6,1
SI	24,0	9,5	12,4	18,1	8,6	10,3	26,4	11,3	14,8	25,3	9,9	13,5
SK	9,7	9,6	9,6	13,1	8,4	9,3	15,4	13,4	13,9	19,2	12,4	13,8
UK	4,8	3,5	3,7	12,1	6,7	7,3	6,2	3,4	3,7	14,2	5,8	6,7
EU	17,1	9,3	10,5	18,3	9,1	10,3	17,8	10,1	11,2	18,8	9,8	10,8

Data source: EU-SILC 2009 & EU-SILC 2010

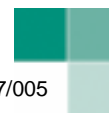
**Table 12: Unemployment rate by disability status, age group and Member State**

2009												
	Persons with disabilities						All persons					
	16-24*	25-34	35-44	45-54	55-64	16-64	16-24	25-34	35-44	45-54	55-64	16-64
AT	11,1	32,1	18,4	15,5	20,3	19,0	12,1	10,6	7,6	7,0	10,3	8,8
BE	44,1	19,5	17,1	21,9	37,5	24,0	23,0	9,6	7,3	8,6	20,8	11,1
BG	32,8	12,6	17,8	29,5	22,6	22,7	32,7	14,2	11,9	13,9	16,6	15,7
CY	11,2	14,1	8,8	6,1	6,9	8,4	14,4	6,6	3,3	4,7	7,4	5,9
CZ	21,7	21,2	22,1	25,9	22,5	23,4	20,8	8,7	6,3	10,3	8,7	9,5
DE	23,7	27,4	16,0	18,7	25,9	21,3	10,9	11,9	8,5	9,2	15,7	10,7
DK	24,8	20,4	8,2	17,3	7,6	14,2	15,3	7,9	4,3	6,1	4,1	6,4
EE	21,6	15,6	17,9	15,8	11,8	15,3	28,8	12,4	10,0	11,5	8,8	12,7
EL	39,8	79,8	26,9	13,5	12,8	18,2	30,2	13,5	8,1	6,2	5,6	10,2
ES	43,2	28,3	24,0	21,3	30,9	26,3	37,2	19,9	16,5	14,3	19,2	19,0
FI	12,0	11,9	13,5	13,5	20,1	14,9	16,3	8,7	7,7	7,8	12,9	9,7
FR	28,6	18,9	14,2	14,3	19,2	16,7	24,7	10,8	8,5	6,7	12,9	10,7
HU	63,8	21,8	22,2	18,6	14,7	20,0	25,3	11,2	10,5	9,4	7,5	11,3
IE	36,0	25,6	26,8	28,0	22,0	26,7	28,9	17,3	17,0	12,5	11,9	17,0
IT	38,9	25,0	12,8	10,9	10,0	14,1	39,9	15,8	8,7	6,6	5,5	11,7
LT	39,5	26,1	15,5	12,2	17,2	17,1	30,7	17,0	13,1	10,3	13,6	15,1
LU	38,3	10,0	12,3	12,3	21,5	13,5	20,0	7,7	6,3	5,6	6,1	7,4
LV	50,2	34,8	31,7	25,9	26,0	29,9	39,3	23,8	19,9	19,8	19,7	23,2
MT	19,4	15,3	8,1	22,1	15,6	17,5	18,0	5,1	4,3	7,2	4,9	7,9
NL	7,3	5,3	3,1	3,4	8,6	5,0	7,3	2,3	1,6	1,7	3,8	2,6
PL	27,4	23,5	9,6	13,2	10,7	14,0	19,4	9,2	6,1	8,7	7,4	9,1
PT	25,8	21,6	18,7	21,0	16,4	19,6	25,2	13,7	12,3	12,2	13,2	13,8
RO	22,6	9,2	9,5	7,1	3,5	7,6	17,3	4,3	3,8	4,1	2,2	5,2
SE	48,3	11,4	15,7	6,6	6,9	12,3	25,4	6,2	4,9	5,2	6,3	7,5
SI	37,4	24,2	14,8	21,2	27,3	21,1	25,7	12,4	7,5	11,1	23,3	12,2
SK	30,0	9,9	10,6	12,5	8,4	11,5	27,3	8,6	7,4	9,0	6,3	9,9
UK	26,4	12,9	4,6	7,9	8,8	9,4	17,1	6,4	4,1	4,8	4,7	6,5
EU	29,0	22,4	14,9	15,7	19,6	18,0	22,0	11,6	8,3	8,1	10,7	10,6

\*:The number of persons with limitations in the Age group 16-24 is relatively small. The estimations are indicative.

**Note:** The number of observations in the Age group 16-24 is relatively small. The estimations of unemployment for persons with disabilities have only an indicative value.

**Data source:** EU-SILC 2009

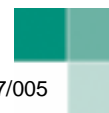
**Table 13: Unemployment rate by disability status, age group and Member State**

2010												
	Persons with disabilities						All persons					
	16-24*	25-34	35-44	45-54	55-64	16-64	16-24	25-34	35-44	45-54	55-64	16-64
AT	16,6	21,6	19,0	14,7	22,0	<b>18,0</b>	11,4	6,8	5,5	5,3	8,7	<b>8,1</b>
BE	30,3	16,0	19,9	17,6	37,8	<b>22,1</b>	23,6	11,1	7,3	7,7	20,1	<b>11,4</b>
BG	40,8	32,0	29,4	27,2	33,3	<b>30,5</b>	41,9	19,9	14,8	14,6	17,1	<b>17,4</b>
CY												
CZ	52,9	22,7	19,8	23,6	25,7	<b>24,4</b>	23,0	8,6	6,7	7,3	9,1	<b>10,9</b>
DE	16,5	19,8	18,2	18,2	24,5	<b>20,1</b>	11,5	8,7	6,8	7,6	12,9	<b>10,2</b>
DK	49,6	23,8	17,4	22,2	10,2	<b>20,8</b>	15,5	7,5	4,8	4,3	4,4	<b>8,8</b>
EE	37,7	17,0	17,9	23,6	20,7	<b>21,4</b>	38,1	20,5	15,4	15,5	15,1	<b>17,8</b>
EL	**	34,5	31,7	20,4	8,6	<b>19,0</b>	40,1	18,3	10,2	9,3	8,7	<b>13,0</b>
ES	36,7	30,3	25,5	21,4	34,8	<b>27,5</b>	40,8	23,1	18,4	15,7	20,7	<b>21,3</b>
FI	23,5	12,8	15,3	20,8	13,2	<b>16,4</b>	25,2	9,9	7,3	7,9	11,1	<b>12,4</b>
FR	26,6	18,2	14,7	16,2	18,4	<b>17,1</b>	23,8	11,0	7,8	7,0	12,5	<b>11,2</b>
HU	44,9	18,3	19,9	17,7	20,5	<b>19,7</b>	33,1	12,8	11,9	11,5	11,7	<b>13,8</b>
IE												
IT	32,4	22,3	14,7	14,6	10,8	<b>15,1</b>	39,9	18,0	9,9	6,9	7,6	<b>11,7</b>
LT	41,5	17,6	18,1	20,5	17,0	<b>19,6</b>	38,3	19,7	17,3	16,3	15,1	<b>19,8</b>
LU	59,7	8,6	15,4	14,9	9,7	<b>14,9</b>	23,5	7,2	5,7	6,0	4,5	<b>6,7</b>
LV	48,0	39,9	37,3	30,3	26,0	<b>33,3</b>	38,8	25,0	22,4	22,3	20,6	<b>24,4</b>
MT	17,6	41,7	24,9	29,1	15,7	<b>26,6</b>	16,4	5,6	3,7	5,6	5,9	<b>7,2</b>
NL	11,5	7,7	7,9	6,5	10,5	<b>8,1</b>	6,5	2,2	1,5	2,3	4,1	<b>4,0</b>
PL	33,4	23,8	9,6	17,0	14,7	<b>16,4</b>	24,8	11,1	8,0	10,1	11,8	<b>10,8</b>
PT	24,4	33,5	25,1	25,5	23,5	<b>25,9</b>	27,0	14,2	12,7	13,2	15,9	<b>15,2</b>
RO	22,6	6,2	7,0	5,7	5,1	<b>6,4</b>	18,9	5,2	3,3	4,8	3,8	<b>5,8</b>
SE	24,7	3,9	16,1	7,0	12,5	<b>11,5</b>	26,3	4,9	4,7	4,0	5,2	<b>6,7</b>
SI	41,6	22,1	17,9	22,3	32,8	<b>23,4</b>	30,1	15,0	9,6	11,5	22,6	<b>14,4</b>
SK	39,8	19,7	16,4	16,3	16,6	<b>17,6</b>	31,0	10,3	8,0	9,6	10,3	<b>14,3</b>
UK	14,8	11,5	10,4	9,3	8,5	<b>10,2</b>	17,0	5,4	4,2	4,4	4,1	<b>6,1</b>
EU	24,5	20,0	16,7	16,8	20,2	<b>18,4</b>	27,4	12,8	9,2	9,2	11,4	<b>11,3</b>

\*:The number of persons with limitations in the Age group 16-24 is relatively small. The estimations are indicative. The number of observations is less than 10 in Bulgaria, Greece and Malta. This number amounts to 11 in Lithuania.

\*\*:*Less than two observations*

**Data source:** EU-SILC 2010



**Table 14: Unemployment rate by degree of disability and Member State. Age: 20-64, 2010**

The unemployment rate represents unemployed persons as a percentage of the labour force.

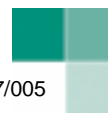
The labour force is the total number of people employed and unemployed.

	Disability			Total	All observations
	Severe	Moderate	No		
<b>AT</b>	29,4	15,5	5,7	<b>7,9</b>	7,9
<b>BE</b>	28,9	20,4	9,7	<b>11,2</b>	11,2
<b>BG</b>	51,9	27,3	15,7	<b>16,5</b>	16,5
<b>CY</b>					
<b>CZ</b>	31,4	23,3	9,0	<b>10,7</b>	10,4
<b>DE</b>	38,6	14,9	6,9	<b>9,7</b>	10,2
<b>DK</b>	27,1	17,6	6,3	<b>9,2</b>	8,6
<b>EE</b>	26,6	20,6	16,8	<b>17,5</b>	17,5
<b>EL</b>	29,5	15,5	12,4	<b>12,7</b>	12,7
<b>ES</b>	31,4	26,7	20,0	<b>20,8</b>	20,8
<b>FI</b>	29,1	13,5	10,9	<b>12,0</b>	12,1
<b>FR</b>	23,4	15,3	9,9	<b>11,0</b>	11,0
<b>HU</b>	24,1	18,8	12,6	<b>13,5</b>	13,5
<b>IE</b>					
<b>IT</b>	21,2	13,8	10,7	<b>11,1</b>	11,1
<b>LT</b>	37,8	18,0	19,2	<b>19,3</b>	19,4
<b>LU</b>	25,8	11,1	5,1	<b>6,4</b>	6,4
<b>LV</b>	40,9	32,2	22,3	<b>24,1</b>	24,0
<b>MT</b>	23,0	27,6	5,5	<b>6,4</b>	6,4
<b>NL</b>	8,2	7,6	2,8	<b>3,6</b>	3,7
<b>PL</b>	18,3	16,1	10,0	<b>10,7</b>	10,7
<b>PT</b>	37,8	23,9	12,8	<b>14,9</b>	14,9
<b>RO</b>	4,7	6,4	5,5	<b>5,6</b>	5,6
<b>SE</b>	16,9	8,9	5,1	<b>5,7</b>	6,1
<b>SI</b>	30,6	20,6	10,7	<b>14,0</b>	14,1
<b>SK</b>	32,0	14,9	12,9	<b>13,8</b>	13,8
<b>UK</b>	16,8	8,3	4,7	<b>5,2</b>	5,4
<b>EU</b>	28,7	15,9	9,9	<b>11,1</b>	10,9

**Data source:** EU-SILC 2010

**All:** It includes observations for which we do not dispose information on disability status.





## 2.2.4 Data source

1. EUSILC UDB 2009 – version 1 of March 2011
2. EU-SILC UDB 2010 - version 1 of March 2012

## 2.2.5 Methodology

The unemployment rate represents unemployed persons as a percentage of the labour force. The labour force is the total number of people employed and unemployed.

EU-SILC 2009 onwards includes a question (PL031) on 'Self-defined current economic status'. The possible answers are:

1. Employee working full-time;
2. Employee working part-time;
3. Self-employed working full-time (including family worker);
4. Self-employed working part-time (including family worker);
5. Unemployed;
6. Pupil, student, further training, unpaid work experience;
7. In retirement or in early retirement or has given up business;
8. Permanently disabled or/and unfit to work;
9. In compulsory military community or service;
10. Fulfilling domestic tasks and care responsibilities;
11. Other inactive person.

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040).

## 2.2.6 Notes

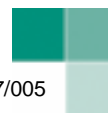
The data here may be slightly different from those presented by Eurostat on his web page.<sup>10</sup> In fact, Eurostat presents estimations using the results of the Labour Force Surveys (LFS).

The data are based on self-declarations. The resulting unemployment rate might be different from the unemployment rate that is based on administrative registers.

The estimations of unemployment rate for the age group 16-24 are indicative. In fact, the number of persons with limitations aged 16 to 24 is relatively small.

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<sup>10</sup> Eurostat (<http://epp.eurostat.ec.europa.eu/portal/page/portal/microdata/>)



## 2.3 ACTIVITY RATE

### 2.3.1 Relevance to EU policy / Strategy

The European Employment Strategy, under the Lisbon Strategy, focused on economic growth and jobs. Within this framework, the most relevant EU policy priorities were to attract more people into employment, and retain them; to increase labour supply; and to improve the adaptability of workers and enterprises. Bring more people into the labour market and reduce exits from the labour force was an important dimension for the Lisbon strategy. Participation in the labour force was a central issue.

Europe 2020 is the successor of the Lisbon strategy and is expected to turn the EU into a smart, sustainable and inclusive economy delivering high levels of employment, productivity and social cohesion. Employment rate is one of the headline indicators in this new strategy.

The European Disability Strategy 2010-2020<sup>11</sup> was adopted on 15 November 2010. It is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life. The Strategy builds on the UNCRPD and takes into account the experience of the Disability Action Plan (2004-2010). Its objectives are pursued by actions in eight priority areas. One area covers employment. The aim is to raise significantly the share of persons with disabilities working in the open labour market.

Participating in the labour market is a prerequisite for a job that ensures economic independence, foster personal achievement, and offers the best protection against poverty.

### 2.3.2 Headline findings

#### 2.3.2.1 General comments

Concerning activity rates, there is a significant difference between people with and without disabilities, in all Member States both for men and women. The activity rate is particularly low in Malta (34,9%), Romania (40,1%), and Hungary (41,7%) while it amounts to 68,2% in Germany and 70,3% in Denmark. Given these big differences across Member States, we may question the relevance and efficacy of policies pursued in certain countries.

The data indicates that countries with similar activity rates for non-disabled people present big differences in the activity rate of people with disabilities. This means that

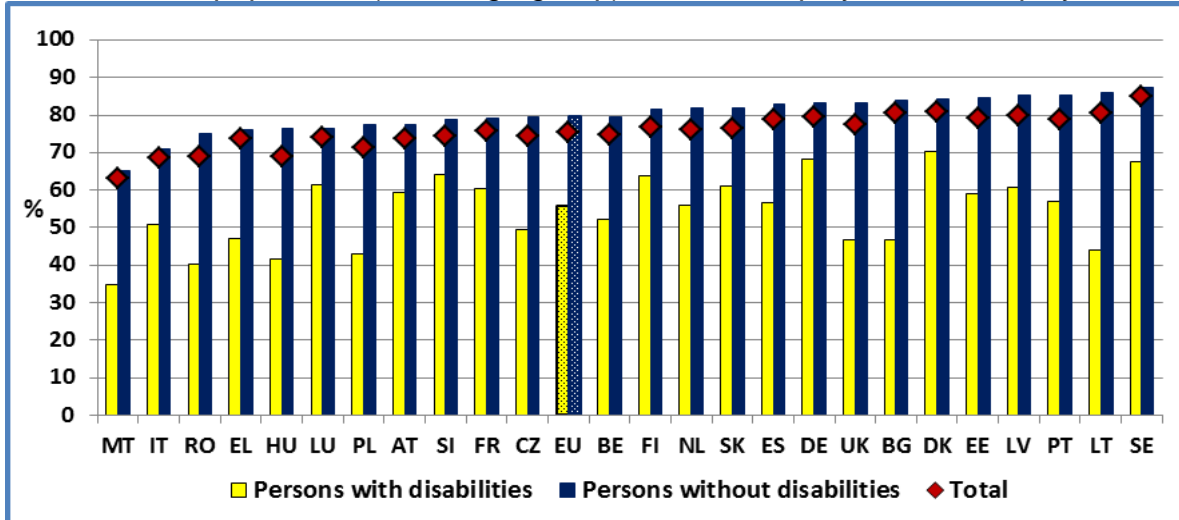
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<sup>11</sup> COMMUNICATION FROM THE COMMISSION TO THE EUROPEAN PARLIAMENT, THE COUNCIL, THE EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND THE COMMITTEE OF THE REGIONS, European Disability Strategy 2010-2020: A Renewed Commitment to a Barrier-Free Europe; European Commission Brussels, 15.11.2010 COM(2010) 636 final.

there is a potential for increasing the activity rate of people with disabilities by the transfer of experience from one country to another.

**Figure 29: Activity rate by disability status and Member State (age 20-64), 2010**

Percent of the population (same age group) which is employed or unemployed.

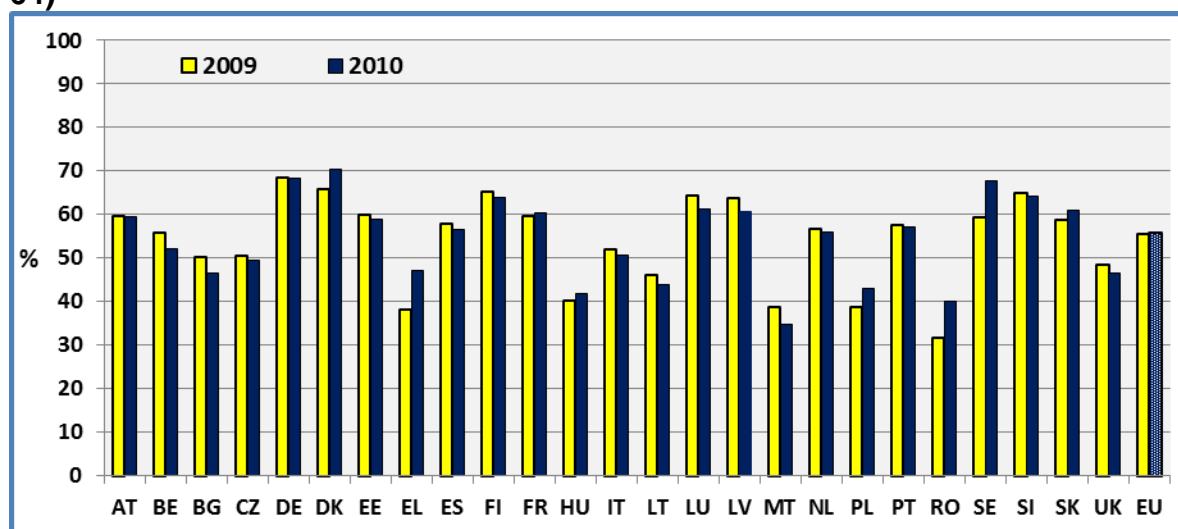


Data source: EU-SILC 2010

### 2.3.2.2 Evolution through time

At the EU level, we may observe an insignificant increase of the activity rate of persons with disabilities between 2009 and 2010 despite a difficult environment due to the financial crisis. However, in the majority of Member States, we observe a small decrease of activity rate.

**Figure 30: Evolution of the activity rate of persons with disabilities (Age 16-64)**



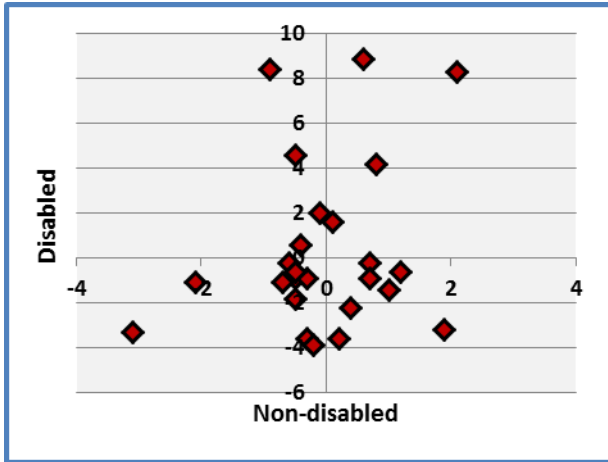
Data source: EU-SILC 2010

By analysing the evolution of national activity rates, we may observe that the increase of the activity rate of non-disabled people is not accompanied by a parallel increase for people with disabilities. The activity rates of the two groups follow different logics. This means that policies which increase the activity rate of non-disabled people may have no impact on people with disabilities. This implies that national policies aiming to increase activity rates ought to integrate adaptations in favour of people with disabilities, notably for older workers with disabilities.



**Figure 31: Correlation between changes in the activity rate of people with and without disabilities**

The axes measure the change in percentage points of activity rates between 2009 and 2010



**Note:** Each point represent a country

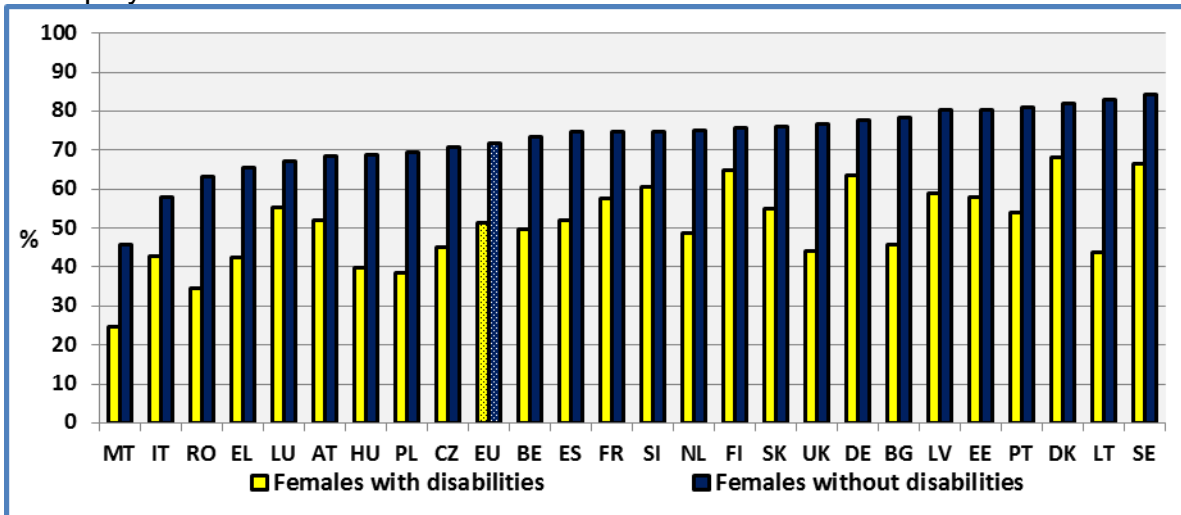
**Data source:** EU-SILC 2010

### 2.3.2.3 Gender

The activity rate of women with disabilities is 52% and for women without disabilities is 72%. The respective rates for men are 61% and 87%.

**Figure 32: Female activity rate by disability status and Member State (Age 20-64), 2010**

Percent of the population (same sex and age group) which is employed or unemployed

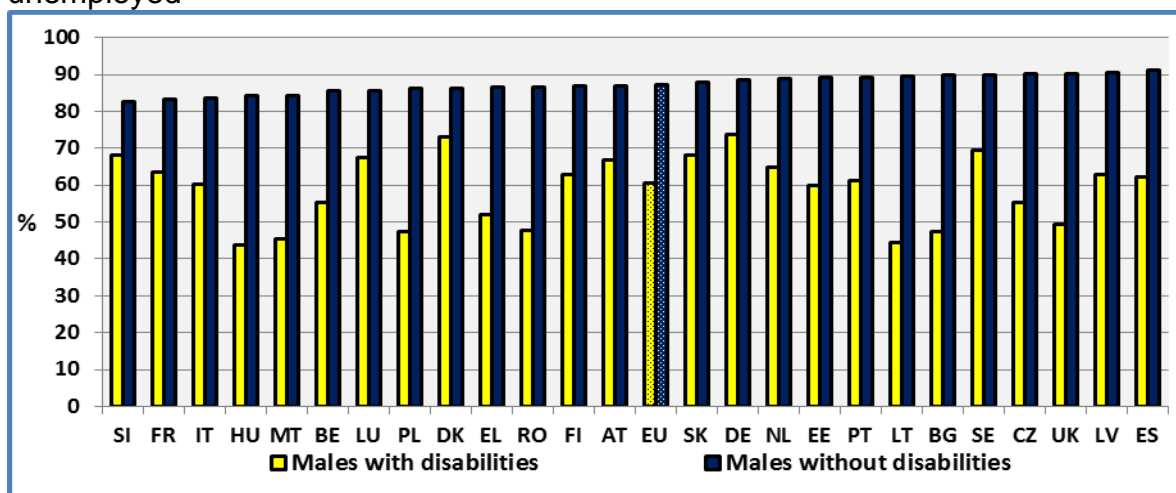


**Data source:** EU-SILC 2010

The activity rate of women is lower compared to men. Similarly, the activity rate of women with disabilities is lower compared to men with disabilities. Women with disabilities face a double disadvantage.

**Figure 33: Male activity rate by disability status and Member State (Age 20-64), 2010**

Percent of the population (same sex and age group) which is employed or unemployed



Data source: EU-SILC 2010

#### 2.3.2.4 Age

From a life cycle perspective, the activity rate of people with disabilities is lower at all ages compared to people without disabilities. The absolute difference increases with age till the pre-retirement periods. Concerning the activity rate of older workers, the difference between disabled and non-disabled people is decreasing. This is probably due to facilities in certain Member States in favour of early retirement for persons with reduced earnings capacity.

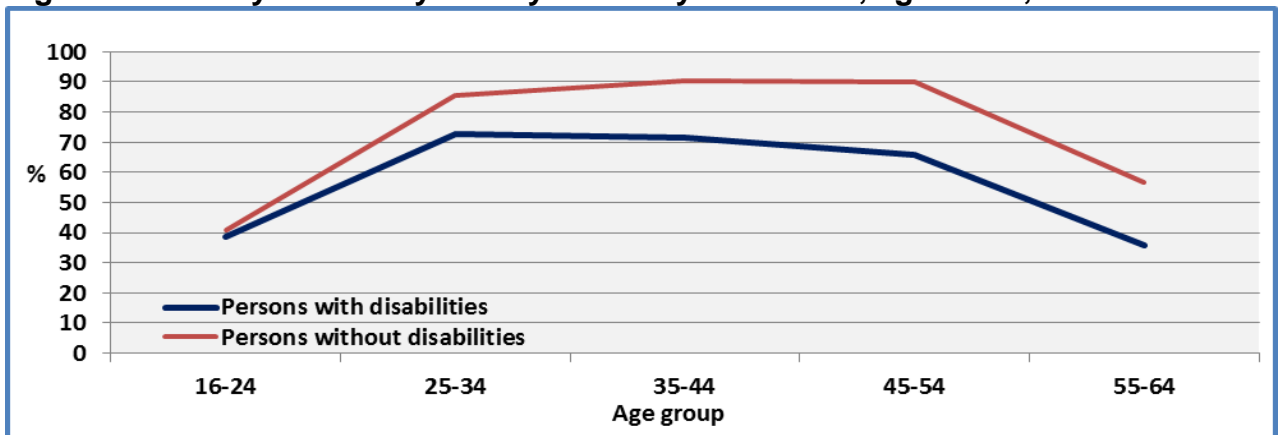
We may note that after the age of 25-34, the activity rate of people with disabilities is decreasing unlike the activity rate of people without disabilities.

As we noted earlier for the evolution of unemployment rate, this shape during the life cycle might stem from the following factors:

- An initial disadvantage leads to unemployment and lack of experience which further increases the initial disadvantage of persons with disabilities. This might push them to exit the labour market.
- An initial activity limitation might deteriorate through time increasing the initial health disadvantage. This deterioration might be the result of the initial unemployment (poverty, living styles, etc.). This deterioration might push people with disabilities out of the labour market.



**Figure 34: Life cycle activity rate by disability status. EU, age 20-64, 2010**



Data source: EU-SILC 2010

## 2.3.3 Data

**Table 15: Activity rate by disability status and Member State (age 20-64)**  
Percent of the population (same age group) which is employed or unemployed.

	2009				2010			
	Females + Males				Females + Males			
	Disability			All observations	Disability			All observations
Yes	No	Total	Yes		No	Total		
<b>AT</b>	59,7	78,2	74,2	<b>74,2</b>	59,5	77,6	73,6	<b>73,6</b>
<b>BE</b>	55,8	79,4	75,1	<b>75,1</b>	52,2	79,6	74,7	<b>74,7</b>
<b>BG</b>	50,2	84,3	80,7	<b>80,8</b>	46,6	84,0	80,5	<b>80,5</b>
<b>CY</b>	58,2	77,4	75,0	<b>75,0</b>				
<b>CZ</b>	50,4	79,9	74,8	<b>75,7</b>	49,5	79,4	74,5	<b>75,2</b>
<b>DE</b>	68,4	82,4	78,9	<b>79,0</b>	68,2	83,1	79,5	<b>79,4</b>
<b>DK</b>	65,7	84,7	80,2	<b>79,8</b>	70,3	84,2	81,0	<b>80,2</b>
<b>EE</b>	59,8	84,8	79,9	<b>79,9</b>	58,9	84,5	79,0	<b>79,0</b>
<b>EL</b>	38,2	75,3	72,4	<b>72,4</b>	47,1	75,9	73,5	<b>73,5</b>
<b>ES</b>	57,9	82,1	77,8	<b>77,8</b>	56,5	83,1	78,9	<b>78,9</b>
<b>FI</b>	65,1	83,5	78,8	<b>78,1</b>	64,0	81,4	76,9	<b>76,6</b>
<b>FR</b>	59,7	79,4	76,1	<b>76,1</b>	60,3	79,0	75,6	<b>75,6</b>
<b>HU</b>	40,1	76,2	68,2	<b>68,5</b>	41,7	76,3	68,9	<b>68,9</b>
<b>IE</b>	39,5	76,8	70,7	<b>70,7</b>				
<b>IT</b>	51,9	71,6	68,5	<b>68,4</b>	50,8	70,9	68,6	<b>68,4</b>
<b>LT</b>	46,1	85,7	79,9	<b>79,9</b>	43,9	86,1	80,5	<b>80,2</b>
<b>LU</b>	64,5	74,5	72,8	<b>72,9</b>	61,3	76,4	73,9	<b>73,9</b>
<b>LV</b>	63,9	88,3	82,7	<b>82,7</b>	60,6	85,2	79,8	<b>79,8</b>
<b>MT</b>	38,8	65,5	63,4	<b>63,4</b>	34,9	65,3	63,0	<b>62,9</b>
<b>NL</b>	56,8	81,1	75,4	<b>76,0</b>	55,9	81,8	76,0	<b>76,4</b>
<b>PL</b>	38,7	76,7	70,3	<b>70,3</b>	42,9	77,5	71,5	<b>71,5</b>
<b>PT</b>	57,6	85,8	79,3	<b>79,3</b>	57,0	85,3	78,9	<b>78,9</b>
<b>RO</b>	31,8	73,1	67,2	<b>67,2</b>	40,1	75,2	68,9	<b>68,9</b>
<b>SE</b>	59,3	88,1	84,5	<b>84,8</b>	67,7	87,2	84,8	<b>85,0</b>
<b>SI</b>	64,8	77,5	74,7	<b>74,2</b>	64,2	78,7	74,3	<b>73,6</b>
<b>SK</b>	58,9	82,1	76,1	<b>76,1</b>	60,9	82,0	76,4	<b>76,4</b>
<b>UK</b>	48,4	83,9	78,1	<b>78,1</b>	46,6	83,4	77,3	<b>77,2</b>
<b>EU</b>	55,5	79,5	75,1	<b>75,3</b>	55,8	79,6	75,3	<b>75,4</b>

Data source: EU-SILC 2009 & EU-SILC 2010

All: It includes observations for which we do not dispose information on disability status.



**Table 16: Activity rate by year, gender, disability status and Member State (age 20-64)**

Percent of the population (same sex and age group) which is employed or unemployed.

	2009						2010					
	Females			Males			Females			Males		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
<b>AT</b>	53,6	69,3	<b>65,9</b>	65,9	87,1	<b>82,5</b>	52,1	68,4	64,8	66,9	86,9	<b>82,4</b>
<b>BE</b>	53,1	73,4	<b>69,4</b>	58,9	85,3	<b>80,8</b>	49,7	73,5	68,9	55,1	85,5	<b>80,6</b>
<b>BG</b>	46,5	79,0	<b>75,4</b>	54,5	89,6	<b>86,2</b>	45,8	78,2	75,1	47,4	89,8	<b>85,9</b>
<b>CY</b>	49,6	70,2	<b>67,7</b>	66,5	84,8	<b>82,5</b>						
<b>CZ</b>	44,5	71,2	<b>66,4</b>	58,1	90,3	<b>85,0</b>	45,0	70,7	66,5	55,2	90,2	<b>84,5</b>
<b>DE</b>	63,5	76,8	<b>73,4</b>	73,5	88,2	<b>84,6</b>	63,4	77,6	74,0	73,6	88,6	<b>85,0</b>
<b>DK</b>	62,7	83,2	<b>77,8</b>	69,6	86,2	<b>82,7</b>	68,1	82,0	78,4	73,1	86,4	<b>83,6</b>
<b>EE</b>	59,3	79,7	<b>75,8</b>	60,2	90,6	<b>84,4</b>	57,9	80,2	75,6	59,9	89,2	<b>82,7</b>
<b>EL</b>	31,4	64,8	<b>61,9</b>	46,7	85,7	<b>83,0</b>	42,4	65,5	63,5	52,0	86,4	<b>83,6</b>
<b>ES</b>	51,0	72,7	<b>68,5</b>	65,9	91,0	<b>87,0</b>	51,9	74,6	70,7	62,1	91,0	<b>87,0</b>
<b>FI</b>	63,9	79,7	<b>75,5</b>	66,4	87,2	<b>82,2</b>	64,9	75,6	72,6	62,8	86,8	<b>81,2</b>
<b>FR</b>	57,8	75,3	<b>72,1</b>	62,0	83,6	<b>80,3</b>	57,6	74,7	71,4	63,4	83,4	<b>79,9</b>
<b>HU</b>	37,0	68,2	<b>61,1</b>	43,6	84,4	<b>75,8</b>	39,8	68,6	62,2	43,8	84,2	<b>75,9</b>
<b>IE</b>	31,8	64,5	<b>59,2</b>	47,2	89,4	<b>82,4</b>						
<b>IT</b>	43,5	58,6	<b>56,0</b>	62,2	84,1	<b>80,9</b>	42,9	57,8	55,9	60,2	83,7	<b>81,2</b>
<b>LT</b>	48,0	81,9	<b>76,6</b>	43,5	89,8	<b>83,6</b>	43,6	83,1	77,7	44,3	89,4	<b>83,6</b>
<b>LU</b>	58,5	63,3	<b>62,5</b>	71,0	85,2	<b>83,0</b>	55,3	67,1	65,1	67,5	85,7	<b>82,7</b>
<b>LV</b>	61,1	84,1	<b>78,7</b>	67,2	92,9	<b>87,2</b>	58,8	80,2	75,3	62,7	90,6	<b>84,8</b>
<b>MT</b>	24,9	44,8	<b>43,2</b>	52,1	85,8	<b>83,1</b>	24,6	45,8	44,1	45,5	84,4	<b>81,4</b>
<b>NL</b>	51,3	73,8	<b>67,8</b>	64,5	88,2	<b>83,4</b>	48,8	74,9	68,5	64,9	88,7	<b>83,9</b>
<b>PL</b>	34,0	68,8	<b>63,0</b>	43,6	85,4	<b>78,3</b>	38,6	69,5	64,2	47,5	86,2	<b>79,5</b>
<b>PT</b>	54,0	81,1	<b>74,0</b>	62,5	90,2	<b>84,7</b>	54,1	81,0	74,0	61,1	89,3	<b>84,0</b>
<b>RO</b>	28,0	60,7	<b>55,5</b>	36,7	85,3	<b>79,2</b>	34,5	63,1	57,2	47,8	86,6	<b>80,8</b>
<b>SE</b>	58,1	85,4	<b>81,2</b>	61,3	90,5	<b>87,8</b>	66,6	84,3	81,6	69,4	89,9	<b>88,0</b>
<b>SI</b>	60,6	72,7	<b>69,9</b>	69,3	81,9	<b>79,4</b>	60,5	74,7	70,2	68,2	82,5	<b>78,4</b>
<b>SK</b>	51,8	76,0	<b>69,2</b>	67,8	88,1	<b>83,3</b>	55,1	76,1	70,0	68,1	87,9	<b>83,1</b>
<b>UK</b>	44,7	76,8	<b>71,4</b>	52,5	91,1	<b>85,1</b>	44,1	76,6	71,0	49,5	90,3	<b>83,9</b>
<b>EU</b>	50,6	71,7	<b>67,6</b>	61,1	87,2	<b>82,7</b>	51,5	71,9	68,0	60,7	87,2	<b>82,7</b>

Data source: EU-SILC 2009 & EU-SILC 2010

**Table 17: Activity rate by age group and Member State**

Percent of the population (same age group) which is employed or unemployed.

	2009											
	Persons with disabilities						All persons					
	16-24*	25-34	35-44	45-54	55-64	16-64	16-24	25-34	35-44	45-54	55-64	16-64
AT	52,5	79,7	80,9	73,9	27,7	<b>59,3</b>	52,5	79,5	89,5	86,8	38,0	<b>71,7</b>
BE	39,8	78,4	74,4	59,0	32,4	<b>54,9</b>	32,6	90,7	90,0	81,8	44,7	<b>70,5</b>
BG	53,4	71,1	67,0	65,5	32,1	<b>50,0</b>	46,0	89,0	94,2	92,0	56,0	<b>77,0</b>
CY	33,7	70,1	71,0	63,9	46,2	<b>57,2</b>	24,8	86,5	90,2	83,2	56,0	<b>69,7</b>
CZ	33,4	66,4	72,2	66,5	27,8	<b>49,3</b>	35,6	81,5	91,1	91,2	47,3	<b>70,9</b>
DE	48,9	74,5	77,5	77,0	54,2	<b>67,4</b>	45,3	77,2	88,8	89,0	64,5	<b>75,4</b>
DK	39,7	80,8	77,9	76,0	39,6	<b>63,1</b>	39,8	83,2	93,5	90,4	60,8	<b>75,7</b>
EE	34,7	80,6	76,1	62,5	45,6	<b>58,8</b>	39,0	85,7	91,2	87,7	66,8	<b>74,7</b>
EL	29,3	26,2	46,2	57,7	27,5	<b>38,0</b>	30,3	85,5	85,5	78,9	45,8	<b>68,9</b>
ES	39,3	77,1	72,5	60,8	37,1	<b>57,0</b>	42,8	89,5	88,5	80,5	51,2	<b>74,7</b>
FI	43,6	80,5	79,6	74,7	47,8	<b>64,0</b>	37,9	82,8	89,0	89,4	62,1	<b>73,5</b>
FR	39,6	82,2	84,0	74,4	33,2	<b>58,4</b>	40,6	90,4	92,3	89,3	41,1	<b>71,9</b>
HU	20,8	62,3	64,1	57,3	17,0	<b>39,4</b>	30,0	80,3	86,3	82,2	34,3	<b>63,5</b>
IE	32,1	55,6	49,4	43,6	24,5	<b>38,2</b>	42,4	78,9	78,4	73,2	53,8	<b>65,1</b>
IT	33,9	72,9	70,1	66,8	26,6	<b>51,3</b>	36,2	77,7	81,3	77,5	39,4	<b>65,8</b>
LT	22,6	63,9	56,2	54,5	33,2	<b>44,9</b>	35,8	90,6	91,1	87,7	59,8	<b>74,2</b>
LU	20,7	88,7	82,6	71,5	31,3	<b>63,2</b>	33,2	89,5	86,1	77,8	39,4	<b>69,5</b>
LV	44,8	78,1	76,5	74,7	44,5	<b>62,6</b>	47,3	89,4	92,3	89,9	62,8	<b>77,4</b>
MT	54,2	67,6	56,7	48,9	15,5	<b>38,5</b>	61,3	84,3	71,2	63,1	26,0	<b>61,3</b>
NL	29,2	70,3	61,9	71,7	39,2	<b>55,7</b>	37,1	88,8	85,5	84,4	54,1	<b>72,1</b>
PL	21,9	57,5	62,6	52,1	19,2	<b>38,0</b>	36,1	85,0	88,6	78,8	32,9	<b>65,9</b>
PT	41,1	67,5	72,5	68,4	39,3	<b>56,6</b>	42,0	91,1	90,3	85,6	52,2	<b>75,4</b>
RO	36,1	50,7	56,5	39,3	15,8	<b>31,7</b>	35,2	81,8	84,6	73,5	31,3	<b>63,6</b>
SE	38,8	69,3	69,0	70,4	45,9	<b>57,9</b>	46,0	86,3	93,4	92,6	77,0	<b>80,5</b>
SI	17,6	90,1	91,6	79,7	28,6	<b>63,3</b>	22,8	90,2	95,9	89,5	33,3	<b>69,7</b>
SK	26,7	77,2	83,5	79,4	31,0	<b>57,1</b>	31,5	88,1	94,0	91,7	42,7	<b>70,2</b>
UK	49,2	56,2	56,7	55,5	34,4	<b>48,1</b>	53,1	82,8	84,7	85,6	60,9	<b>74,4</b>
EU	40,3	70,9	71,4	66,1	35,2	<b>54,7</b>	41,6	84,0	87,6	84,2	49,5	<b>71,5</b>

\*:The number of persons with limitations in the Age group 16-24 is relatively small. The estimations are indicative.

**Note:** The total in this table is lower compared to previous tables because it includes young people aged less than 20 years. This group has a very low activity rate due to school enrolment.

**Data source:** EU-SILC 2009

**Table 18: Activity rate by age group and Member State**

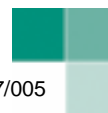
Percent of the population (same age group) which is employed or unemployed.

	2010											
	Persons with disabilities						All persons					
	16-24*	25-34	35-44	45-54	55-64	16-64	16-24	25-34	35-44	45-54	55-64	16-64
AT	63,8	75,7	81,3	74,0	30,7	<b>59,3</b>	55,3	76,6	88,6	87,0	38,6	<b>71,6</b>
BE	23,9	73,6	70,4	56,2	29,7	<b>50,5</b>	31,0	89,9	89,4	81,9	46,2	<b>70,0</b>
BG	23,8	71,6	65,5	64,8	27,3	<b>46,2</b>	44,0	88,7	94,3	92,0	57,0	<b>76,9</b>
CY												
CZ	50,4	67,7	74,6	65,8	26,2	<b>49,2</b>	33,4	80,7	91,4	91,1	47,6	<b>70,4</b>
DE	44,1	76,4	77,6	77,3	54,1	<b>67,1</b>	45,0	78,5	89,0	89,4	65,3	<b>75,9</b>
DK	40,2	82,7	81,2	81,1	48,8	<b>66,1</b>	36,9	83,0	92,9	91,6	64,4	<b>76,0</b>
EE	37,9	73,2	78,9	65,2	39,7	<b>57,3</b>	37,5	85,1	92,2	87,6	63,5	<b>74,1</b>
EL	2,6	62,6	52,3	66,7	33,6	<b>46,7</b>	33,0	85,9	86,1	78,9	49,7	<b>70,4</b>
ES	38,8	74,2	71,3	61,7	36,6	<b>55,8</b>	40,7	89,5	89,4	82,6	54,1	<b>75,5</b>
FI	42,7	73,0	79,2	73,0	48,7	<b>61,1</b>	33,7	79,9	89,6	89,1	61,2	<b>71,9</b>
FR	41,2	87,4	81,0	72,7	31,4	<b>58,9</b>	39,3	90,2	91,3	88,3	42,1	<b>71,4</b>
HU	25,8	58,4	65,1	54,7	23,1	<b>41,0</b>	30,5	78,6	87,1	82,4	40,0	<b>64,2</b>
IE												
IT	29,5	69,1	67,3	65,2	26,8	<b>50,3</b>	33,8	77,1	81,3	78,4	39,3	<b>65,4</b>
LT	33,2	58,4	55,3	57,3	25,7	<b>43,1</b>	36,6	90,9	91,8	89,7	57,2	<b>74,5</b>
LU	35,8	90,4	85,8	65,7	30,7	<b>60,3</b>	33,3	90,3	88,6	79,4	36,8	<b>70,1</b>
LV	38,7	70,2	78,7	74,5	36,6	<b>58,9</b>	40,3	87,6	91,5	89,1	55,8	<b>74,4</b>
MT	55,4	60,2	61,3	43,8	15,2	<b>35,0</b>	55,5	82,2	73,9	63,7	31,4	<b>61,3</b>
NL	30,4	75,2	70,5	64,0	35,6	<b>54,5</b>	36,4	89,0	88,1	84,3	55,2	<b>72,6</b>
PL	30,8	66,0	69,8	52,9	22,6	<b>42,2</b>	36,8	86,1	89,6	80,8	36,4	<b>67,4</b>
PT	38,2	68,4	73,8	67,3	38,9	<b>56,1</b>	40,3	90,8	91,2	85,6	51,4	<b>75,4</b>
RO	26,5	63,7	64,7	48,8	22,8	<b>39,7</b>	35,8	83,3	84,7	74,9	36,7	<b>65,4</b>
SE	54,1	77,2	80,2	72,0	52,8	<b>64,6</b>	44,2	85,7	94,3	94,0	77,8	<b>80,4</b>
SI	20,3	83,2	91,9	79,9	32,3	<b>61,1</b>	21,4	89,4	96,1	88,8	33,2	<b>69,3</b>
SK	28,6	75,5	83,5	78,0	37,5	<b>59,4</b>	32,1	87,2	93,8	91,5	46,9	<b>70,8</b>
UK	38,4	59,2	53,3	51,2	31,9	<b>45,3</b>	51,1	83,5	83,5	84,2	59,2	<b>73,3</b>
EU	38,5	72,7	71,3	65,8	35,7	<b>54,8</b>	40,5	84,2	87,7	84,7	50,5	<b>71,7</b>

\*:The number of persons with limitations in the Age group 16-24 is relatively small.

The number of persons with activity limitations is lower than 50 persons in Bulgaria, Greece, Lithuania, Malta and Sweden. The estimations are indicative. The number of observations is 21 in Greece and 11 in Malta.

**Note:** The total in this table is lower compared to previous tables because it includes young people aged less than 20 years. This group has a very low activity rate due to school enrolment.



## Data source: EU-SILC 2010

### 2.3.4 Data source

1. EUSILC UDB 2009 – version 3 of March 2011
2. EUSILC UDB 2010 – version 1 of March 2012

### 2.3.5 Methodology

Total population is divided into economically active and inactive population. The economically active population includes those who are employed, and those who are unemployed. An active person is a person who is economically active on the labour market.

The activity rate is the ratio of economically active people on the labour market (employed or unemployed) to the total population of the same age group.

The EU-SILC survey introduced in 2009 a new classification of 'Self-defined current economic status' (question PL031). The possible answers are:

1. Employee working full-time
2. Employee working part-time
3. Self-employed working full-time (including family worker)
4. Self-employed working part-time (including family worker)
5. Unemployed
6. Pupil, student, further training, unpaid work experience
7. In retirement or in early retirement or has given up business
8. Permanently disabled or/and unfit to work
9. In compulsory military community or service
10. Fulfilling domestic tasks and care responsibilities
11. Other inactive person

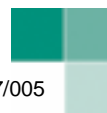
We have included in the group of inactive people categories from '6' to '11'.

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040).

### 2.3.6 Notes

In order to make this indicator comparable to Europe 2020 indicators, we focus on people aged 20-64. However, estimations by age group follow the standard Eurostat age groups.

The number of persons with limitations in the age group 16-24 is relatively small. In fact, in 2010, the number of persons with activity limitations aged 16-24 is lower than



50 persons in Bulgaria, Greece, Lithuania, Malta and Sweden. The estimations for this age group have only an indicative value.

EU-SILC estimators might overestimate the percentage of people with disabilities who participate in the labour force. In fact, persons living in collective households and in institutions are generally excluded from the sample.

## **2.4 Early leavers from education and training**

### **2.4.1 Relevance to EU policy / Strategy**

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life. The Strategy builds on the UNCRPD and takes into account the experience of the Disability Action Plan (2004-2010). Its objectives are pursued by actions in eight priority areas. One area covers 'Education and training'. The aim is to promote inclusive education and lifelong learning for students and pupils with disabilities.

The EU strategy set a target of 10 percent or less of early school leavers by 2020. It considers that it is essential that all people have a set of basic knowledge and skills in order to fully participate in society. This is crucial in social and political life but also for smoothly entering the labour market, and will enable young people to understand and adapt to quick-evolving societies.

The strategy considers that reducing the number of early school-leavers is crucial because better educational levels help employability and progress in increasing the employment rate helps to reduce poverty.

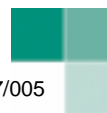
According to the Europe 2020 objectives, the share of early school leavers should be under 10%. This indicator covers population aged 18-24 with at most lower secondary education and not in further education or training.

The European Commission<sup>12</sup> considers that access to mainstream education for children with severe disabilities is difficult and sometimes segregated. People with disabilities, in particular children, need to be integrated appropriately into the general education system and provided with individual support in the best interest of the child. The reduction of early school leavers constitutes a good indicator of success of such policies.

The European Disability Strategy will support national efforts to remove legal and organisational barriers for people with disabilities to general education and lifelong

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<sup>12</sup> COMMUNICATION FROM THE COMMISSION TO THE EUROPEAN PARLIAMENT, THE COUNCIL, THE EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND THE COMMITTEE OF THE REGIONS, European Disability Strategy 2010-2020: A Renewed Commitment to a Barrier-Free Europe; European Commission Brussels, 15.11.2010 COM(2010) 636 final.



learning systems; provide timely support for inclusive education and personalised learning, and early identification of special needs.

Article 24 of the UN Convention treats “Education”. It notes that, “States Parties recognize the right of persons with disabilities to education. With a view to realizing this right without discrimination and on the basis of equal opportunity, States Parties shall ensure an inclusive education system at all levels and lifelong learning”.

## **2.4.2 Headline findings**

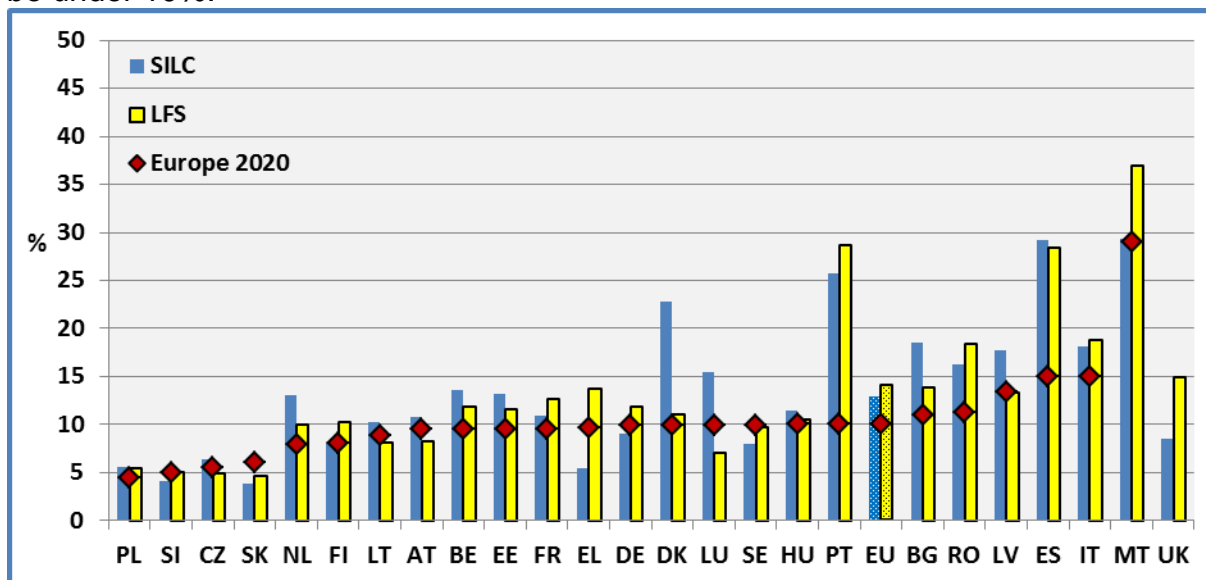
### **2.4.2.1 General comments**

In the present study, we use the EU-SILC survey. However, Eurostat and the Member States use the LFS survey in order to monitor the percentage of early school leavers. The two estimators might be different due to sampling characteristics and the structure of the relevant question.

This indicator presents a specific problem. The number of observations in the EU-SILC survey, notably persons with activity limitations aged 18-24, is relatively small. Consequently, the estimations ought to be taken with care. In order to avoid these statistical problems, we enlarge the age group. But this indicator does not correspond to the Europe 2020 target.

In order to assess the strength of this indicator, we present the results of both surveys below.

**Figure 35: Share of early school leavers by survey. Persons aged 18-24, 2010**  
Percentage of the population aged 18-24 with at most lower secondary education and not in further education or training. Europe 2020 target: the EU average should be under 10%.



**Note:** A higher national percentage compared to the national target means that the share of early school leavers ought to be reduced.

**Surveys:** The two surveys do not follow the same methodology.

**Data source:** EU-SILC 2010 and

[http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators)

The LFS survey does not distinguish between disabled and non-disabled. Consequently, in the following, we use the EU-SILC data.

Several Member States have reached or are close to the national or the European average of 10%. This is notably true for persons without disabilities. On the contrary, the situation of people with disabilities appears extremely disadvantaged.

However, due to sampling limitations, these estimations ought to be interpreted with caution. In fact, in 2010, the number of limited persons aged 18 to 24 is less than 50 in Bulgaria, Greece, Lithuania, Malta and Sweden. Also, Poland and the UK have a relatively high number of observations with missing information on education.

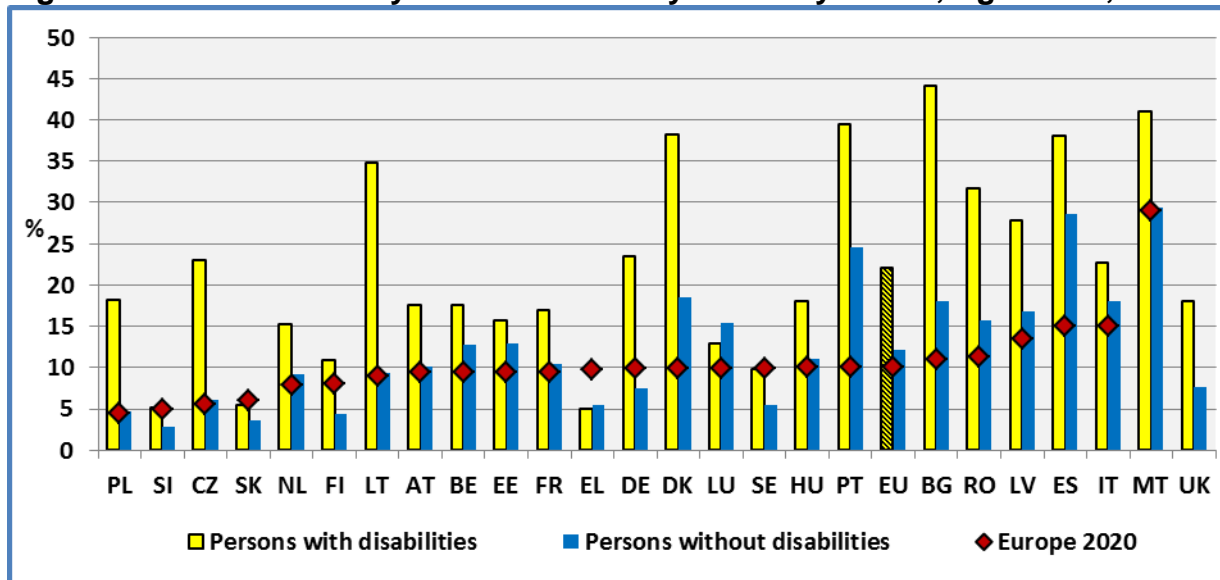
Despite these limitations, we may note that at the EU level, 22% of young disabled are early school leavers compared to 12% for non-disabled young persons.

In all member States, except Greece and Luxembourg, the percentage of early school leavers among young disabled is higher compared to non-disabled.



These high rates among young disabled might indicate problems related to accessibility and absence of adapted problems. Physical and architectural barriers might be important obstacles but also methods and instruments which do not meet the abilities of young disabled.

**Figure 36: Share of early school leavers by disability status, Age 18-24, 2010**



**Note:** In 2010, the number of limited persons aged 18 to 24 is less than 50 in the following countries: Bulgaria, Greece, Lithuania, Malta and Sweden. Also, Poland and the UK have a relatively high number of observations with missing information on education.

**Data source:** EU-SILC 2009 & EU-SILC 2010

The following figure indicates the effort Member States ought to develop in order to attain equality of results among persons with and without disabilities.

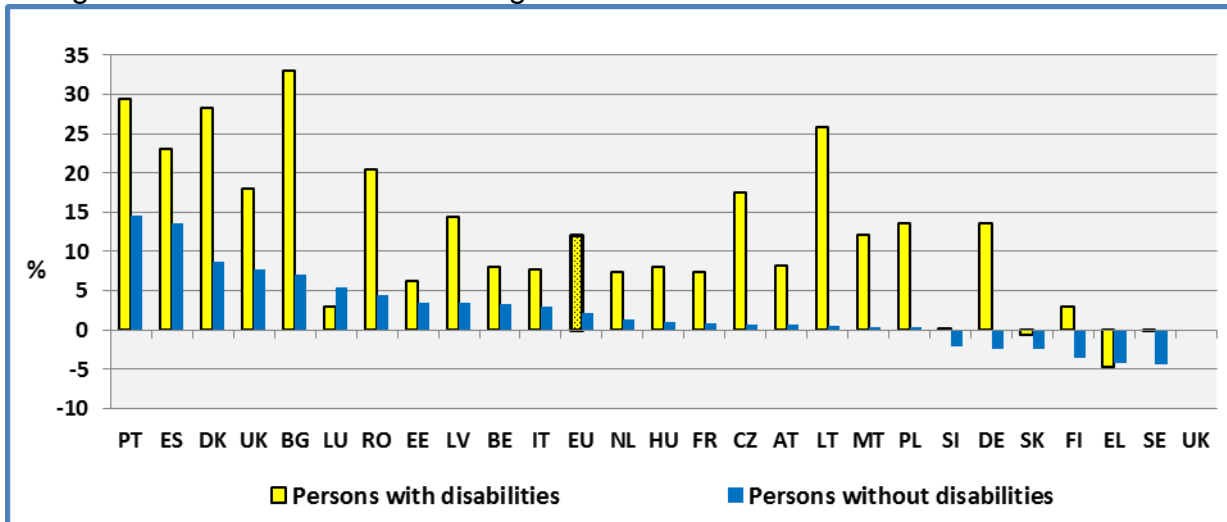
A persistent high level of early school leavers means that these persons enter the labour market without a skill. This constitutes an important barrier for their integration into the labour market and their adaptability to technological change. This disadvantage is notably high for young disabled persons.





### Figure 37: Distance from the target of early school leavers by disability status. Age 18-24, 2010

Difference between national result and national target by disability status.  
A negative value means that the target has been achieved\*.



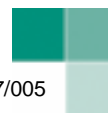
\*:The number of persons with disabilities aged 18-24 is small in Bulgaria, Greece, Lithuania, Malta & Sweden.

**Data source:** EU-SILC 2010

There is a significant disadvantage of young with disabilities in most Member States.

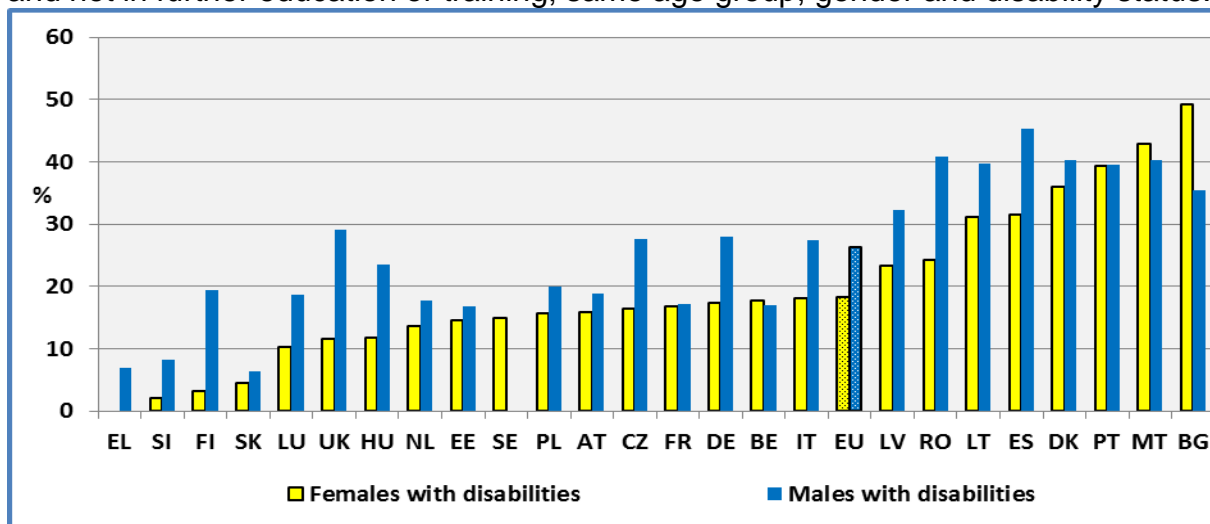
#### 2.4.2.2 Gender

Generally, young women have better achievements (lower share of early school leavers) compared to young boys. This applies also for young women with disabilities in comparison to young boys with disabilities. At the EU level, among girls with disabilities, 18% are early school leavers compared to 26% for young disabled boys.



**Figure 38: Persons with disabilities; Share of early school leavers by gender. Age 18-24, 2010**

Percentage of the population aged 18-24 with at most lower secondary education and not in further education or training; same age group, gender and disability status.

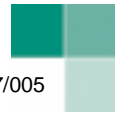


**Note:** The number of persons with disabilities aged 18-24 is small in Bulgaria, Greece, Lithuania, Malta & Sweden.

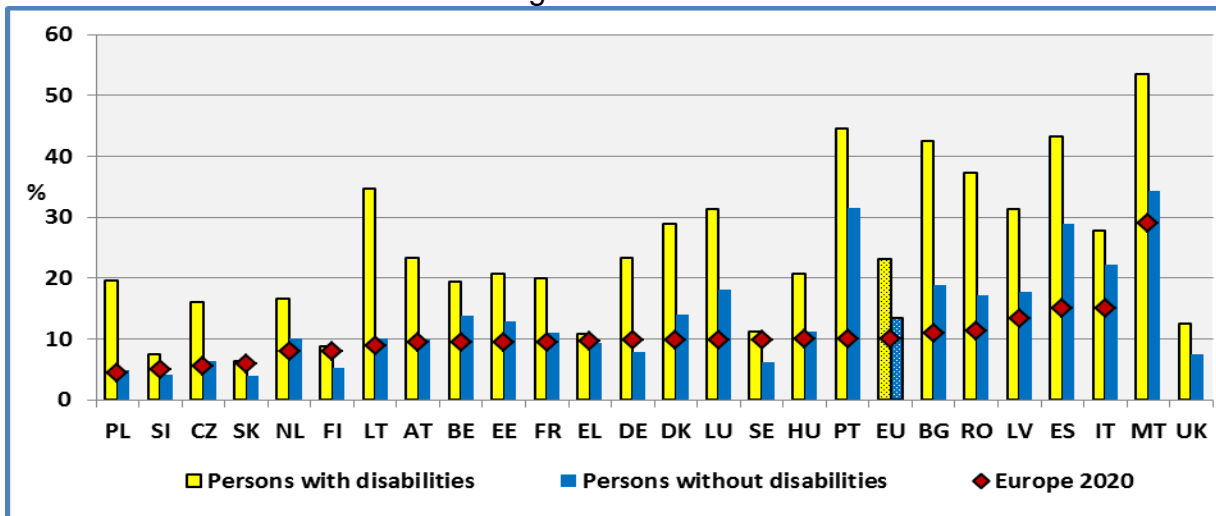
**Data source:** EU-SILC 2010

#### 2.4.2.3 Extension of the target group to persons aged 18-29

The number of observations concerning people with disabilities aged 18-24 is relatively small. For this reason, we present for comparison the estimations for the age group 18-29. These estimations are more robust. We find similar results. At the EU level, among girls with disabilities, 13% are early school leavers compared to 23% for young disabled boys.



**Figure 39: Share of early school leavers by disability status. Age 18-29, 2010**  
 Percentage of the population aged 18-29 with at most lower secondary education and not in further education or training.



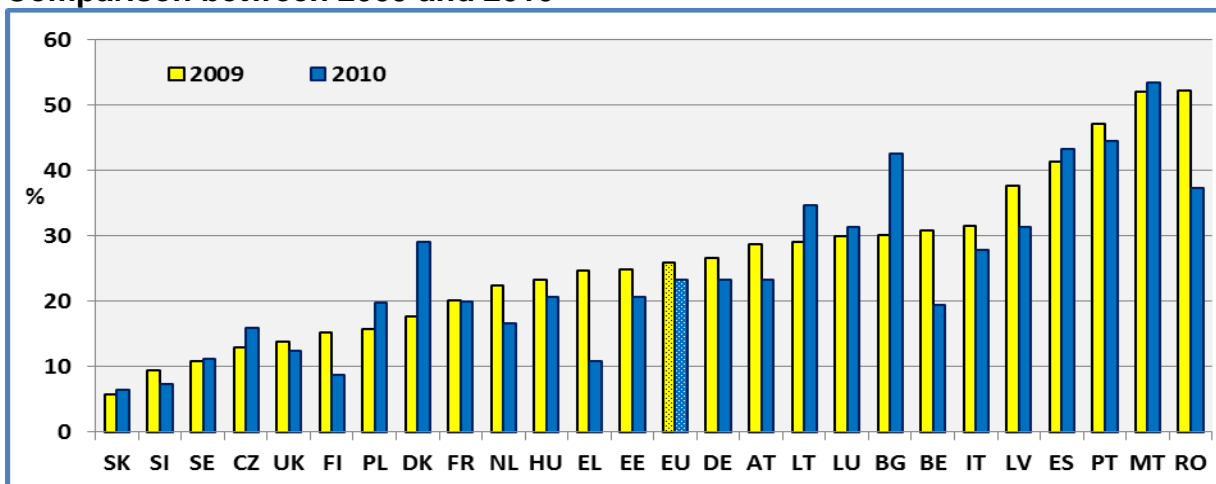
Data source: EU-SILC 2010

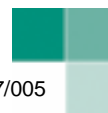
#### 2.4.2.4 Evolution

In order to assess the evolution through time, we prefer to work with the enlarged age group 18-29. The estimators of this group are more robust compared to the age group 18-24.

We find a small improvement of the situation of young persons with disabilities at the EU level between 2009 and 2010. The percentage of early school leavers among disabled youth decreased from 26% to 23%. However, there are significant differences across Member States. In fact, there is an improvement in 15 Member States (out of 25 for which we dispose information).

**Figure 40: People with disabilities early school leavers, Aged 18-29. Comparison between 2009 and 2010**





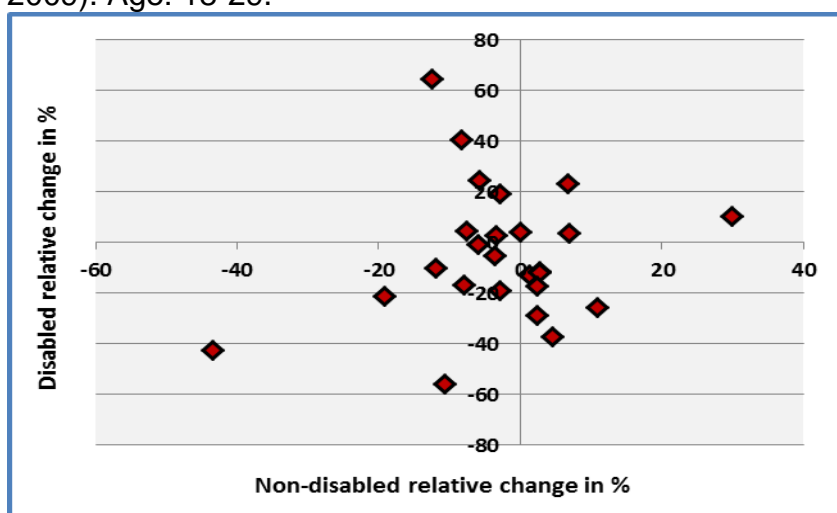
## Data source: EU-SILC 2010

In the following, we analyse further the evolution between 2009 and 2010. We use the relative change between 2009 and 2010. We compare the change of early school leavers' rates for youth with and without disabilities. The figure below indicates that there is no correlation between the two variations. This might indicate that each indicator (relative change between 2009 and 2010 for young disabled and non-disabled) follows specific paths.

It seems that policies aiming to reach young non-disabled might have little effect on young disabled people. This absence of correlation means that specific measures in favour of young disabled ought to complete any measure aiming to reach young people.

### Figure 41: Relation between relative changes in shares of early school leavers between 2009 and 2010.

Relative change =  $100 \times (\text{Percentage of 2010} - \text{Percentage of 2009}) / (\text{Percentage of 2009})$ . Age: 18-29.



Data source: EU-SILC 2010

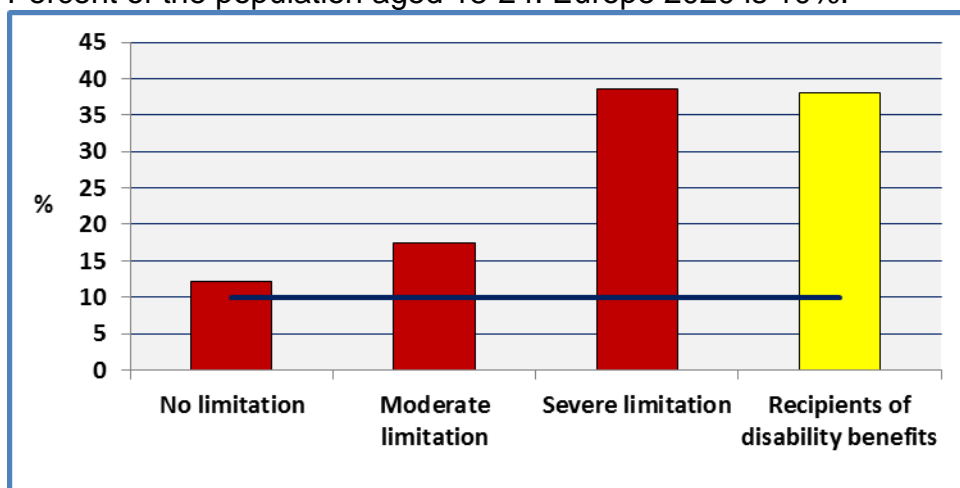
#### 2.4.2.5 Degree of disability

The limited number of persons with disabilities aged 18-24 does not enable us to present estimations by degree of disability and by Member State. Consequently, we present the percentage of early school leavers for the EU.

We present below the estimations. We have chosen two criteria: the self-assessed limitation and whether a person receives a disability benefit or not. The majority of disability benefit recipients are young people with a severe limitation. Consequently, the estimates of early school leavers among persons with a severe limitation and among persons receiving a disability benefit are close.

The rate of early school leavers among young with a severe limitation is 38,6%. The table reveals the particularly disadvantaged position of young persons with a severe limitation.

**Figure 42: Early school leavers by degree of disability. Age 18-24, EU 2010**  
Percent of the population aged 18-24. Europe 2020 is 10%.



Data source: EU-SILC 2010

#### 2.4.2.6 Socio-economic factors

Econometric analysis indicates that household poverty is an important significant factor increasing the probability to leave school early. All three Europe 2020 household indicators, namely low work intensity, financial poverty after transfers and severe material deprivation, increase the probability to be an early school leaver.

By controlling for poverty, disability increases the probability to leave school early by 7 percentage points in comparison to non-disabled persons. The gross difference between young persons with and without disability is about 10 percentage points. When we study the impact by degree of disability, we find that the impact of severe disability is much stronger compared to moderate disability.

### 2.4.3 Data

**Table 19: Share of early school leavers (Age 18-24)**

Percentage of the population aged 18-24 with at most lower secondary education and not in further education or training.

	2009					2010					EU 2020
	Men + Women					Men + Women					
	Disability			All	LFS	Disability			All	LFS	ALL
	Yes	No	Total			Yes	No	Total			
AT	27,3	9,5	11,2	<b>11,2</b>	8,7	17,6	10,1	10,7	<b>10,7</b>	8,3	9,5
BE	25,7	11,5	12,4	<b>12,4</b>	11,1	17,5	12,8	13,1	<b>13,6</b>	11,9	9,5
BG	23,9	18,2	18,4	<b>18,4</b>	14,7	44,1	18,1	18,6	<b>18,6</b>	13,9	11,0
CY	25,7	5,2	6,1	<b>6,1</b>	11,7					12,6	10,0
CZ	15,3	5,8	6,5	<b>6,6</b>	5,4	23,0	6,2	7,2	<b>6,4</b>	4,9	5,5
DE	24,3	8,6	10,0	<b>10,4</b>	11,1	23,5	7,5	8,9	<b>9,1</b>	11,9	9,9
DK	16,2	19,6	19,1	<b>21,3</b>	10,6	38,2	18,6	22,1	<b>22,8</b>	11,0	9,9
EE	17,6	15,7	15,8	<b>15,8</b>	13,9	15,7	13,0	13,2	<b>13,2</b>	11,6	9,5
EL	23,5	5,9	6,0	<b>6,0</b>	14,5	5,0	5,4	5,4	<b>5,4</b>	13,7	9,7
ES	42,3	26,5	27,6	<b>27,6</b>	31,2	38,1	28,6	29,2	<b>29,2</b>	28,4	15,0
FI	14,5	8,4	9,3	<b>10,0</b>	9,9	10,9	4,5	5,5	<b>8,0</b>	10,3	8,0
FR	17,7	12,6	13,0	<b>13,0</b>	12,4	16,9	10,4	10,9	<b>10,9</b>	12,6	9,5
HU	22,5	10,8	11,3	<b>11,5</b>	11,2	18,1	11,1	11,4	<b>11,4</b>	10,5	10,0
IE	26,5	8,1	9,8	<b>9,8</b>	11,3					11,4	8,0
IT	19,5	18,3	18,4	<b>18,4</b>	19,2	22,7	18,0	18,2	<b>18,2</b>	18,8	15,0
LT	28,7	7,6	8,6	<b>9,2</b>	8,7	34,8	9,3	10,2	<b>10,2</b>	8,1	8,9
LU	17,6	13,6	13,8	<b>14,0</b>	7,7	12,9	15,4	15,2	<b>15,5</b>	7,1	9,9
LV	32,5	16,5	17,9	<b>17,9</b>	13,9	27,8	16,8	17,7	<b>17,7</b>	13,3	13,4
MT	48,9	30,1	30,6	<b>30,5</b>	36,8	41,1	29,3	29,4	<b>29,4</b>	36,9	29,0
NL	22,5	7,8	9,6	<b>13,4</b>	10,9	15,3	9,2	9,9	<b>13,1</b>	10,0	7,9
PL	15,5	4,4	5,0	<b>5,0</b>	5,3	18,1	4,8	5,6	<b>5,6</b>	5,4	4,5
PT	40,4	28,3	29,4	<b>29,4</b>	31,2	39,5	24,5	25,9	<b>25,8</b>	28,7	10,0
RO	64,6	14,7	15,8	<b>15,8</b>	16,6	31,8	15,7	16,3	<b>16,3</b>	18,4	11,3
SE	13,0	5,2	5,7	<b>8,0</b>	10,7	9,9	5,6	5,8	<b>8,0</b>	9,7	9,9
SI	4,9	4,6	4,6	<b>4,9</b>	5,3	5,2	2,9	3,3	<b>4,1</b>	5,0	5,0
SK	4,5	3,0	3,1	<b>3,1</b>	4,9	5,4	3,6	3,7	<b>3,8</b>	4,7	6,0
UK	16,6	7,9	8,5	<b>8,6</b>	15,7	18,0	7,7	8,6	<b>8,5</b>	14,9	
EU	23,3	12,4	13,2	<b>13,3</b>	14,4	22,1	12,2	12,9	<b>12,8</b>	14,1	10,0

Data source: EU-SILC 2009 & EU-SILC 2010

LFS data:

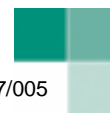
[http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators)



**Note:** In 2010, the number of limited persons aged 18 to 24 is less than 50 observations in the following countries: Bulgaria, Greece, Lithuania, Malta and Sweden. Also, Poland and the UK have a relatively high number of observations with missing information on education.

**DK:** In 2009, the number of observations concerning people with disabilities is very small and a high number declares in further education or training.

**All:** It includes observations for which we do not dispose information on disability status.

**Table 20: Share of early school leavers (Age 18-29)**

Percentage of the population aged 18-29 with at most lower secondary education and not in further education or training.

	2009			2010		
	Men + Women			Men + Women		
	Disability			Disability		
	Yes	No	Total	Yes	No	Total
AT	28,7	10,2	12,0	23,3	9,9	11,1
BE	30,9	13,3	14,6	19,4	13,9	14,4
BG	30,2	20,6	21,1	42,5	18,9	19,5
CY	21,1	9,8	10,4			
CZ	13,0	5,9	6,4	16,0	6,3	7,0
DE	26,7	7,9	9,7	23,3	8,0	9,4
DK	17,6	16,0	16,3	29,0	14,0	16,5
EE	24,8	14,0	14,9	20,7	12,9	13,6
EL	24,7	10,4	10,5	10,9	9,3	9,3
ES	41,4	29,0	30,0	43,2	29,0	29,9
FI	15,3	9,2	10,2	8,8	5,2	5,8
FR	20,1	11,7	12,3	20,0	11,0	11,8
HU	23,3	10,9	11,5	20,7	11,2	11,7
IE	29,7	8,6	10,4			
IT	31,5	21,6	22,2	27,8	22,2	22,3
LT	29,1	10,4	11,3	34,7	10,1	11,0
LU	29,9	19,7	20,4	31,3	18,2	19,2
LV	37,7	17,4	19,4	31,3	17,8	19,0
MT	52,1	35,6	36,1	53,5	34,4	34,7
NL	22,4	9,1	10,9	16,7	10,1	10,9
PL	15,8	5,2	5,8	19,7	4,9	5,8
PT	47,1	32,7	34,1	44,6	31,5	32,7
RO	52,3	16,9	18,2	37,3	17,3	18,1
SE	10,8	5,8	6,1	11,2	6,2	6,5
SI	9,4	5,2	5,7	7,4	4,2	4,8
SK	5,8	3,0	3,3	6,4	3,9	4,1
UK	13,9	8,4	8,8	12,5	7,4	7,9
EU	25,9	13,6	14,5	23,2	13,4	14,1

Data source: EU-SILC 2009 & EU-SILC 2010



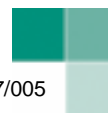
**Table 21 :Share of early school leavers by gender (Age 18-24).**

Percentage of the population aged 18-24 with at most lower secondary education and not in further education or training.

	2009						2010					
	Females			Males			Females			Males		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
AT	23,5	10,7	11,5	29,2	8,4	10,8	15,9	9,9	10,4	18,9	10,3	11,1
BE	22,0	9,0	10,1	31,1	13,9	14,8	17,8	9,4	10,2	17,1	16,0	16,1
BG	27,5	18,3	18,6	20,9	18,1	18,3	49,1	19,4	20,2	35,4	16,8	17,1
CY	22,7	4,0	4,6	27,7	6,5	7,6						
CZ	17,1	4,6	5,6	13,0	6,9	7,3	16,4	5,1	5,7	27,6	7,2	8,6
DE	12,7	8,6	8,9	32,5	8,6	10,9	17,4	7,3	8,1	28,0	7,7	9,6
DK	18,2	15,9	16,4	11,6	22,7	21,6	36,1	15,4	19,4	40,3	21,2	24,5
EE	10,0	11,5	11,4	24,7	19,7	20,1	14,6	8,5	9,0	16,8	17,3	17,2
EL	13,6	5,1	5,2	29,6	6,6	6,8	0,0	4,6	4,6	6,9	6,2	6,2
ES	32,7	20,3	21,2	52,8	32,4	33,7	31,5	23,2	23,7	45,2	33,8	34,4
FI	14,4	6,1	7,7	14,7	10,5	10,9	3,2	3,3	3,3	19,4	5,6	7,8
FR	17,8	11,5	12,1	17,6	13,6	13,9	16,8	8,9	9,6	17,1	11,9	12,3
HU	23,0	8,8	9,4	22,1	12,7	13,1	11,7	10,7	10,8	23,5	11,4	12,1
IE	23,3	6,7	8,5	30,1	9,2	10,9						
IT	8,4	17,0	16,5	29,5	19,6	20,2	18,0	15,5	15,5	27,4	20,5	20,7
LT	29,2	3,7	5,1	27,8	12,4	13,0	31,1	3,4	4,5	39,8	16,0	16,7
LU	8,1	14,8	14,4	28,1	12,5	13,3	10,3	12,2	12,0	18,6	18,0	18,0
LV	27,5	12,0	13,8	40,0	20,6	21,9	23,4	13,0	13,9	32,3	20,3	21,2
MT	39,7	25,3	25,7	55,9	34,6	35,2	42,9	23,7	23,8	40,3	34,4	34,5
NL	24,6	5,3	8,1	19,0	10,4	11,2	13,7	6,7	7,6	17,7	11,7	12,3
PL	11,2	2,3	2,6	17,8	6,6	7,4	15,6	3,1	3,8	20,0	6,4	7,4
PT	39,9	20,1	22,4	41,1	35,7	36,1	39,4	17,7	19,9	39,6	31,0	31,8
RO	67,5	14,0	15,0	62,4	15,4	16,5	24,2	15,8	16,1	40,9	15,6	16,5
SE	14,5	3,9	4,8	10,6	6,3	6,5	14,9	3,5	4,4	0,0	7,5	7,2
SI	5,6	3,1	3,4	3,9	6,0	5,8	2,1	0,9	1,1	8,2	4,7	5,3
SK	2,9	2,6	2,6	5,8	3,3	3,6	4,6	2,8	2,9	6,3	4,2	4,4
UK	17,4	7,8	8,6	15,4	8,0	8,5	11,6	6,6	7,1	29,1	8,8	10,3
EU	19,3	10,7	11,4	27,4	14,1	15,0	18,2	10,4	11,0	26,2	13,9	14,7

Data source: EU-SILC 2009 & EU-SILC 2010

Note: Due to the small number of observations concerning young people with disabilities, the estimations have only an indicative value. See note under previous table.



### Figure 22: Early school leavers by degree of disability. Age 18-24, EU 2010

Percent of the population aged 18-24. Early school leavers are young persons with at most lower secondary education and not in further education or training.

	Non-early school leavers	Early school leavers	Total
<b>Disability</b>			
No limitation	87,8	12,2	100
Moderate limitation	82,5	17,5	100
Severe limitation	61,4	38,6	100
<b>Recipients of disability benefits</b>			
Non recipients	87,4	12,7	100
Recipients	61,9	38,1	100

**Data source:** EU-SILC 2010

**Note:** Due to the small number of observations concerning young people with disabilities, several national estimates are not reliable. Consequently, we present the EU averages.

#### 2.4.4 Data source

1. EUSILC UDB 2009 – version 3 of March 2011
2. EUSILC UDB 2010 – version 1 of March 2012

#### 2.4.5 Methodology

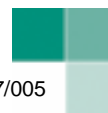
Eurostat publishes on his webpage the percentage of early leavers from education and training. Early leavers from education and training refer to persons aged 18 to 24 fulfilling the following two conditions (nominator):

1. the highest level of education or training attained is ISCED 0, 1, 2 or 3c short, and
2. respondents declared not having received any education or training in the four weeks preceding the survey.

The denominator consists of the total population of the same age group, excluding no answers to the questions "highest level of education or training attained" and "participation to education and training". Both the numerators and the denominators come from the EU Labour Force Survey.

Eurostat uses the results of the LFS (Labour Force Survey). From 20 November 2009, this indicator is based on annual averages of quarterly data instead of one unique reference quarter in spring.

The EU-SILC survey reports the 'Highest ISCED level attained' (Question: PE040). It distinguishes:



- 0 pre-primary education,
- 1 primary education,
- 2 lower secondary education,
- 3 (upper) secondary education,
- 4 post-secondary non tertiary education,
- 5 first stage of tertiary education (not leading directly to an advanced research qualification) and second stage of tertiary education (leading to an advanced research qualification)

The level is recorded according to the International Standard Classification of Education 1997. Value "5" correspond to usual ISCED values '5' and '6'.

If the person has never been in education, we include him in the category 'pre-primary education'.

We define early leavers from education as those who have attained level '0', '1' or '2' and are not currently participating in an educational activity.

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040).

Due to the small number of observations, notably for data concerning people with disabilities by sex, we provide for comparison, estimations for the age group from 18 to 29 years.

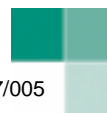
When we compare LFS and EU-SILC results, we have to keep in mind that LFS presents a category "3c short" while the EU-SILC survey presents only a category "3: (upper) secondary education".

The ISCED levels are under review. Eurostat has set up a Task Force on the improvement of the quality of education variables in the LFS and other household surveys (notably the EU-SILC).

#### **2.4.6 Notes**

Analysis by Member State may be considered to be robust for most countries. However, analysis by gender presents a certain number of statistical problems due to the low number of observations. Consequently, estimations for the age group 18-24 ought to be treated with caution, notably for estimations concerning gender. The reader may compare the results of the age group 18-24 with estimations concerning the age group 18-29 which are more robust.

In 2010, the number of limited persons aged 18 to 24 is less than 50 observations in the following countries: Bulgaria, Greece, Lithuania, Malta and Sweden. Also, Poland



and the UK have a relatively high number of observations with missing information on education.

## **2.5 PERSONS WHO have completed a tertiary or equivalent education**

### **2.5.1 Relevance to EU policy / Strategy**

The Europe 2020 strategy for jobs and smart, sustainable and inclusive growth aims at helping Europe to recover from the crisis by boosting competitiveness, productivity, growth potential, social cohesion and economic convergence.

The EU considers that education has a central role in this important strategy in terms of fostering both societal and economic progress across the EU. It notes that education is crucial for young people's transitions from education into the labour market and for their successful integration in the society. Higher educational attainment levels increase employability and reduce poverty in the context of a knowledge-based economy.

European Council gave its political endorsement on 17 June 2010 to increase the participation in tertiary education: the share of the 30-34 years old having completed tertiary or equivalent education should be at least 40% in 2020. Consequently, we present below the share of the population aged 30-34 years who have successfully completed university or university-like (tertiary-level) education.

Also, the EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life. The Strategy builds on the UNCRPD and takes into account the experience of the Disability Action Plan (2004-2010). Its objectives are pursued by actions in eight priority areas. One area covers 'Education and training'. The aim is to promote inclusive education and lifelong learning for students and pupils with disabilities.

Article 24 of the UN Convention treats "Education". It notes that, "States Parties recognize the right of persons with disabilities to education. With a view to realizing this right without discrimination and on the basis of equal opportunity, States Parties shall ensure an inclusive education system at all levels and lifelong learning".

### **2.5.2 Headline findings**

#### **2.5.2.1 General comments**

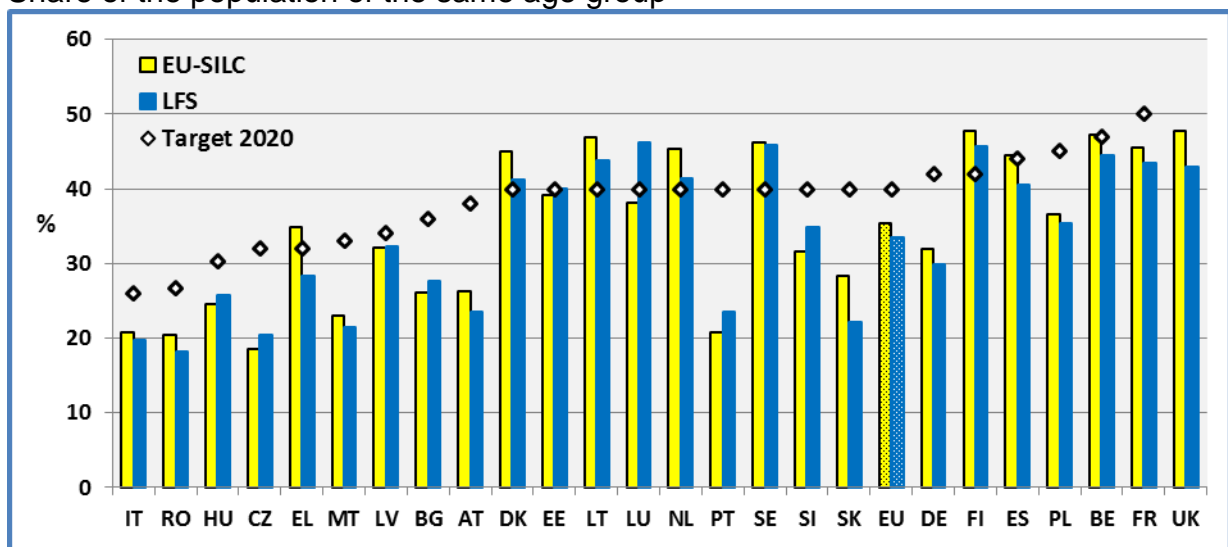
In the present study, we use the EU-SILC survey. However, Eurostat and the Member States use the LFS survey in order to monitor the percentage of early school leavers. The two estimators might be different due to sampling characteristics and the structure of the relevant question.

This indicator presents a specific problem. The number of observations in the EU-SILC survey, notably persons with activity limitations aged 30-34, is relatively small. Consequently, the estimations ought to be taken with care. In order to avoid these statistical problems, we enlarge the age group. But this indicator does not correspond to the Europe 2020 target.

In order to assess the strength of this indicator, we present the results of both surveys below.

**Figure 43: Percent of persons who have completed a tertiary or equivalent education by Member State and survey (age: 30-34), 2010.**

Share of the population of the same age group

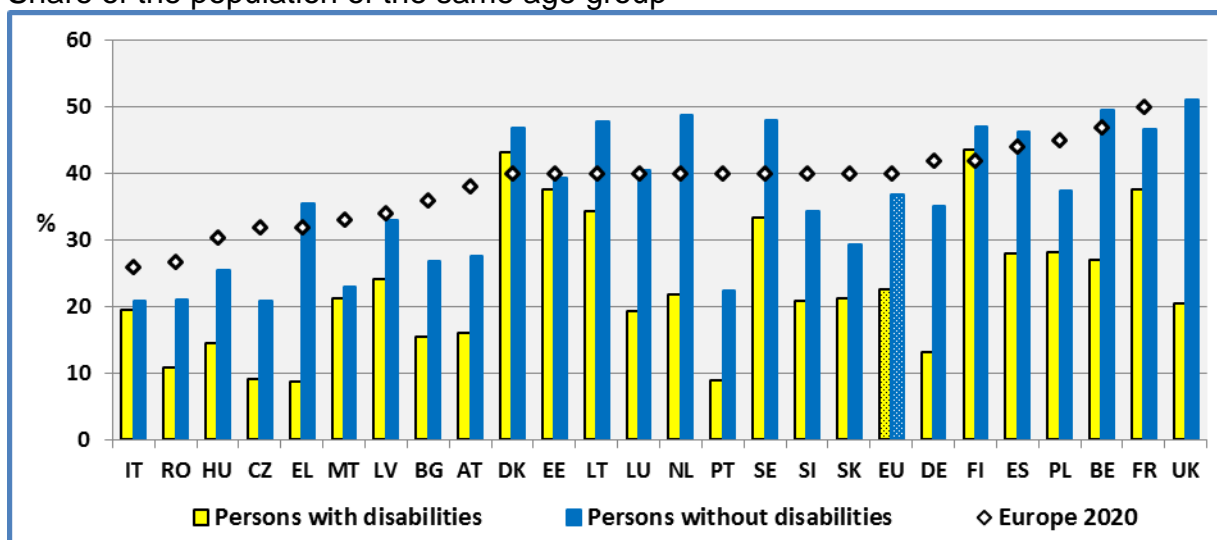


**Data source:** EU-SILC 2010 & Eurostat

In the following, we will use the EU-SILC data as this survey enables us to distinguish between persons with and without disabilities.

At the European level, 23% of persons with disabilities have completed a tertiary or equivalent education. The equivalent percentage for persons without disabilities is 37%. The target for Europe 2020 is 40%. Eight Member States have reached their national targets according to EU-SILC survey. If we focus only on people with disabilities, only two Member States have attained their national target for the group of persons with disabilities.

**Figure 44: Percent of persons who have completed a tertiary or equivalent education by Member State and disability status (age: 30-34), 2010**  
Share of the population of the same age group



**Data source:** EU-SILC 2010

**Note:** Due to the limited number of observations, the estimations ought to be interpreted with caution. The number of persons with disabilities aged 30-34 is small in Greece, Lithuania, Malta and Sweden.

The disadvantage of people with disabilities may be measured in different ways.

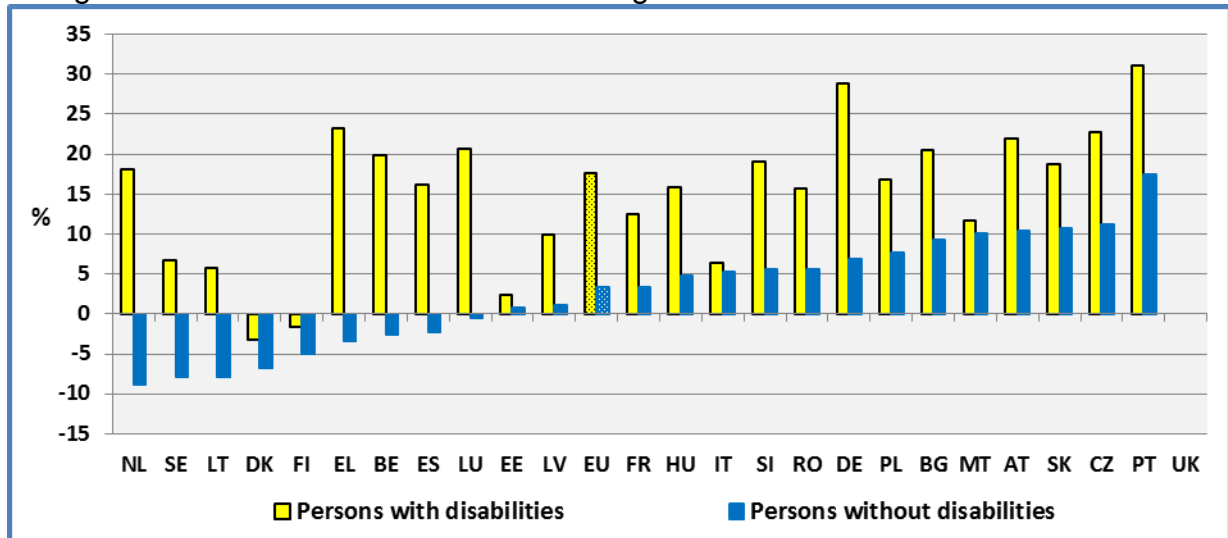
One way consists in measuring the difference between the percent of people with and without disabilities that have completed a tertiary education. At EU level the disadvantage of people with disabilities amounts to 14,3 percentage points. In fact, the percent of persons who have completed a tertiary or equivalent education aged 30-34 in 2010 is 22,5% for people with disabilities and 36,7% for people without disabilities. The same percentage difference was true in 2009 but at lower levels for both groups.

Another method consists in estimating the distance between the achievements for each group and the national target. We may observe below that certain countries with good achievements for persons without disabilities present very low results for persons with disabilities.



**Figure 45: Distance between Europe 2020 target and percent of persons who have completed a tertiary or equivalent education by Member State and disability status (age: 30-34), 2010**

A negative value means that the national target has been achieved\*.



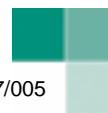
**Data source:** EU-SILC 2010

\*: Due to the limited number of observations, the estimations ought to be interpreted with caution. The number of persons with disabilities aged 30-34 is small in Greece, Lithuania, Malta and Sweden.

### 2.5.2.2 Gender

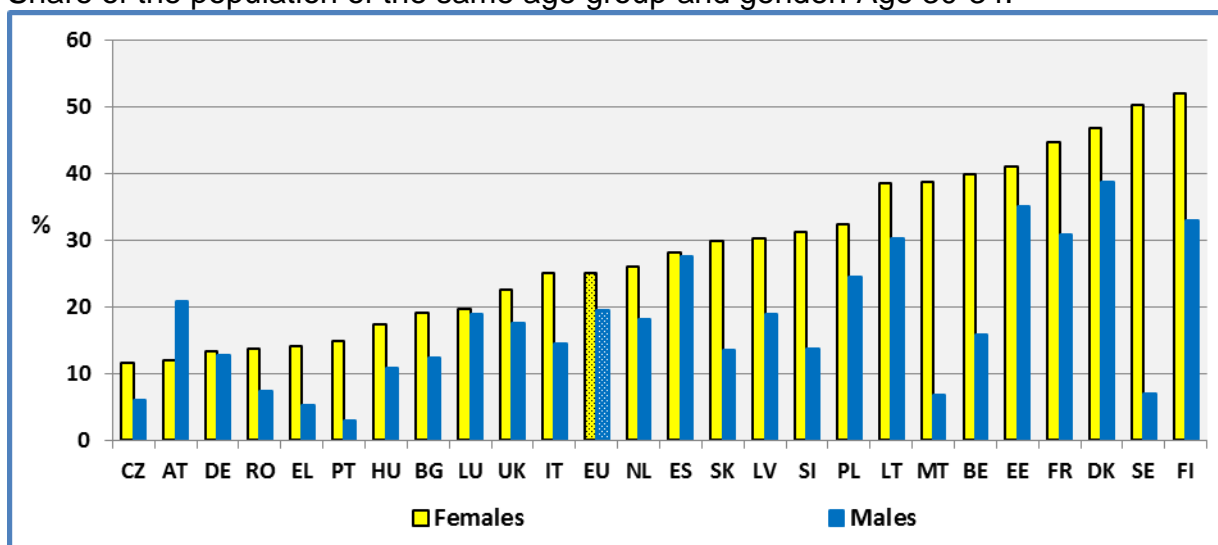
Concerning gender, women face an advantage in comparison to men. This is also true for women with disabilities in comparison to men with disabilities.

At the European level, the percentage of women with disabilities aged 30-34 who completed tertiary or equivalent education is 25%. The equivalent for disabled men is 19%.



**Figure 46: Percent of persons with disabilities who have completed a tertiary education by gender, 2009**

Share of the population of the same age group and gender. Age 30-34.



**Data source:** EU-SILC 2010

**Note:** In 2010, the number of persons with disabilities (males and females) was less than 100 persons in the following countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, Estonia, Greece, Lithuania, Malta, Netherlands, Portugal, Romania and Sweden.

Due to the limited number of observations, estimations ought to be interpreted with caution.

### 2.5.2.3 Evolution through time

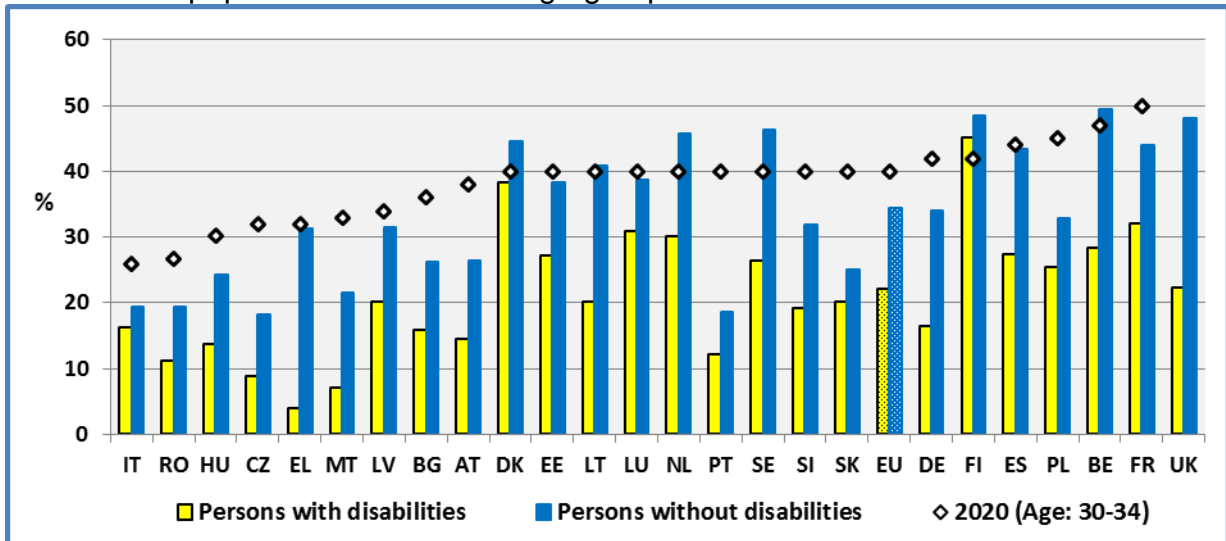
Due to the limited number of persons with disabilities in the age group 30-34, estimations for this age group ought to be interpreted with caution. For this reason, we present also estimations for the age group 30 to 39 years. The share of persons who have completed a tertiary or equivalent education for this age group is 22,2% for people with disabilities (20,1% in 2009) and 34,4% for persons without disabilities (33,4 in 2009).





**Figure 47: Percent of persons who have completed a tertiary or equivalent education by Member State and disability status (age: 30-39), 2010**

Share of the population of the same age group



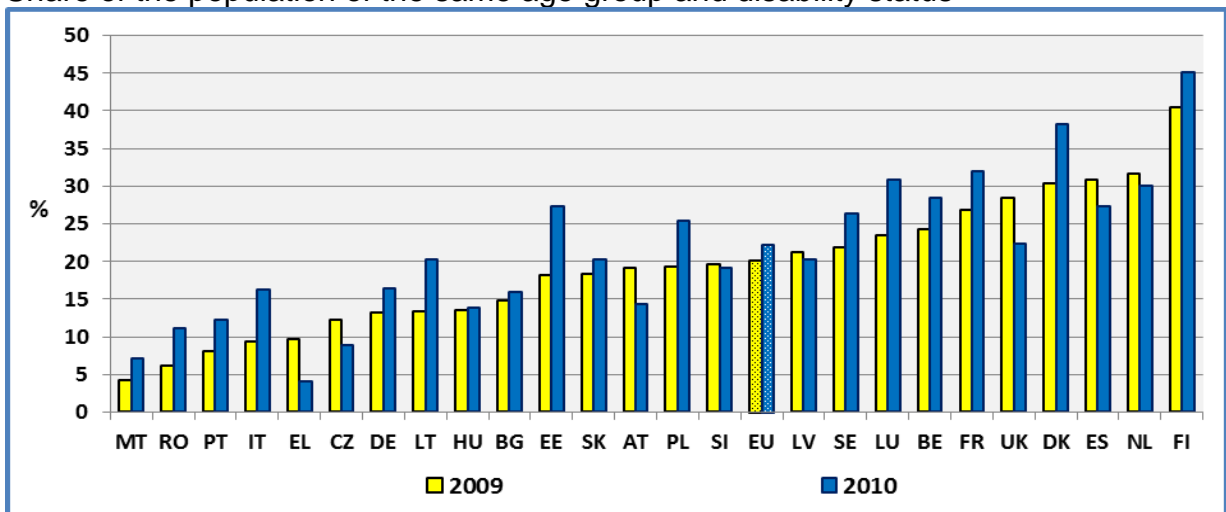
Data source: EU-SILC 2010

We may observe an improvement of the situation between 2009 and 2010. The percentage of disabled persons who have completed a tertiary or equivalent education increased from 20% to 22%.

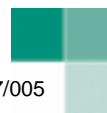
Also, between 2009 and 2010, we may observe an improvement of the situation in the majority of the Member States, but national situations vary sharply. The same improvement was observed in 2009.

**Figure 48: Percent of persons with disabilities who have completed a tertiary or equivalent education by Member State (age: 30-39).**

Share of the population of the same age group and disability status



Data source: EU-SILC 2010



### 2.5.2.4 Degree of disability

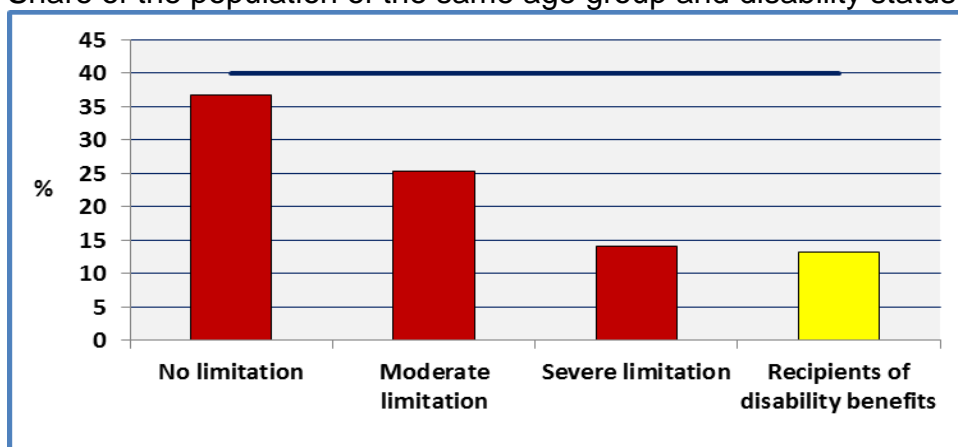
The limited number of persons with disabilities aged 30-34 does not enable us to present estimations by degree of disability and by Member State. Consequently, we present the percentage of early school leavers for the EU.

We present below the estimations. We have chosen two criteria: the self-assessed limitation and whether a person receives a disability benefit or not. The majority of disability benefit recipients are people with a severe limitation. Consequently, the percentages of people with a tertiary education among persons with a severe limitation and among persons receiving a disability benefit are close.

Only 14,1% of persons with a severe disability aged 30-34 have completed a tertiary or equivalent education programme. The table reveals the particularly disadvantaged position of persons with a severe limitation.

**Figure 49: Percent of persons who have completed a tertiary or equivalent education by degree of disability. Age: 30-34, EU 2010.**

Share of the population of the same age group and disability status



Data source: EU-SILC 2010

## 2.5.3 Data

**Table 23: Percent of persons who have completed a tertiary or equivalent education by Member State and disability status (Share of the population of the same age group); Age 30-34.**

	2009					2010				
	Men + Women					Men + Women				
	Disability			All	LFS	Disability			All	LFS
	Yes	No	Total			Yes	No	Total		
AT	25,0	25,7	25,6	<b>25,6</b>	23,5	16,0	27,6	26,3	<b>26,3</b>	23,5
BE	23,6	50,0	46,7	<b>46,6</b>	42,0	27,1	49,5	47,2	<b>47,3</b>	44,4
BG	19,5	24,0	23,8	<b>23,8</b>	27,9	15,4	26,8	26,2	<b>26,2</b>	27,7
CY	21,0	42,5	41,1	<b>41,1</b>	44,7					
CZ	15,1	17,9	17,7	<b>17,3</b>	17,5	9,2	20,8	20,0	<b>18,6</b>	20,4
DE	13,7	34,0	30,9	<b>30,3</b>	29,4	13,1	35,2	32,1	<b>31,9</b>	29,8
DK	33,3	44,1	42,4	<b>42,4</b>	48,1	43,2	46,8	46,1	<b>45,0</b>	41,2
EE	18,9	36,8	34,9	<b>34,9</b>	35,9	37,6	39,3	39,1	<b>39,1</b>	40,0
EL	0,0	32,3	31,4	<b>31,4</b>	26,5	*8,7	35,5	34,9	<b>34,9</b>	28,4
ES	31,6	45,5	44,0	<b>44,0</b>	39,4	27,9	46,2	44,5	<b>44,5</b>	40,6
FI	35,4	48,0	46,0	<b>46,4</b>	45,9	43,6	47,0	46,3	<b>47,7</b>	45,7
FR	31,7	46,0	44,6	<b>44,6</b>	43,2	37,5	46,6	45,6	<b>45,6</b>	43,5
HU	13,1	25,0	24,1	<b>24,1</b>	23,9	14,5	25,5	24,5	<b>24,5</b>	25,7
IE	39,4	52,2	50,6	<b>50,6</b>	49,0					
IT	11,7	21,0	20,2	<b>20,2</b>	19,0	19,6	20,8	20,7	<b>20,8</b>	19,8
LT	12,6	41,4	39,4	<b>39,0</b>	40,6	34,3	47,8	46,9	<b>46,9</b>	43,8
LU	29,7	42,5	41,1	<b>41,2</b>	46,6	19,3	40,5	38,4	<b>38,1</b>	46,1
LV	22,3	30,5	29,4	<b>29,4</b>	30,1	24,1	32,9	31,8	<b>32,1</b>	32,3
MT	0,0	24,1	23,1	<b>23,1</b>	21,0	*21,3	23,0	22,9	<b>22,9</b>	21,5
NL	24,5	44,4	41,5	<b>40,8</b>	40,5	21,9	48,8	44,6	<b>45,3</b>	41,4
PL	18,0	33,9	32,6	<b>32,6</b>	32,8	28,2	37,4	36,6	<b>36,6</b>	35,3
PT	6,7	22,4	19,9	<b>19,9</b>	21,1	8,9	22,5	20,8	<b>20,7</b>	23,5
RO	10,7	20,0	19,7	<b>19,7</b>	16,8	10,9	21,1	20,5	<b>20,5</b>	18,1
SE	33,8	46,2	45,3	<b>43,6</b>	43,9	33,3	47,9	46,9	<b>46,2</b>	45,8
SI	22,5	29,4	28,4	<b>28,7</b>	31,6	20,9	34,4	31,6	<b>31,6</b>	34,8
SK	22,4	29,2	28,4	<b>28,0</b>	17,6	21,3	29,2	28,3	<b>28,3</b>	22,1
UK	29,0	44,6	42,9	<b>42,8</b>	41,5	20,5	51,2	47,8	<b>47,7</b>	43,0
EU	21,4	35,1	33,7	<b>33,6</b>	32,3	22,5	36,7	35,3	<b>35,4</b>	33,5

Data source: EU-SILC 2009 & EU-SILC 2010

Note: Due to the limited number of observations, estimations ought to be interpreted with caution.



**All:** It includes observations for which we do not dispose information on disability status.

\*:Not significant

**Table 24: Percent of persons who have completed a tertiary or equivalent education by Member State, gender and disability status**

Share of the population of the same age group; Age 30-34

	2009						2010					
	Females			Males			Females			Males		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	No	Total	Yes*	No	Total	Yes*	No	Total
AT	20,1	26,4	25,6	29,6	25,0	25,6	11,9	30,1	28,0	20,9	24,8	24,4
BE	27,2	59,4	55,7	20,7	41,0	38,2	40,0	59,4	57,4	15,9	40,0	37,4
BG	31,5	32,4	32,3	12,9	15,3	15,2	19,2	36,4	35,5	12,4	17,8	17,4
CY	26,0	47,4	46,4	18,1	37,4	35,8						
CZ	16,7	19,0	18,8	13,1	16,8	16,5	11,7	22,8	21,9	6,1	18,7	17,8
DE	13,7	31,3	28,7	13,6	36,8	33,1	13,3	34,6	31,0	12,9	35,8	33,2
DK	45,6	46,7	46,5	20,2	41,2	37,9	46,8	57,5	55,1	38,7	36,8	37,2
EE	23,4	49,6	47,8	16,8	23,7	22,8	41,0	52,7	51,6	35,1	25,1	26,4
EL	0,0	38,5	37,8	0,0	25,8	24,8	14,2	41,1	40,6	5,4	30,1	29,4
ES	43,3	50,6	49,8	19,5	40,7	38,5	28,2	52,5	49,9	27,6	40,6	39,5
FI	41,7	56,6	54,5	29,9	39,1	37,5	52,0	61,0	59,0	32,9	34,4	34,1
FR	30,6	51,8	49,4	33,4	40,2	39,6	44,7	52,1	51,3	31,0	41,0	39,8
HU	17,1	30,3	29,5	10,3	19,9	19,0	17,4	31,5	30,1	10,8	20,0	19,3
IE	39,1	55,9	53,7	39,8	47,6	46,6						
IT	11,5	25,5	24,3	11,8	16,5	16,1	25,0	24,3	24,4	14,4	17,5	17,3
LT	17,2	53,6	51,6	9,6	28,3	26,7	38,5	61,3	59,7	30,3	34,8	34,5
LU	35,3	46,2	45,0	23,4	38,6	37,0	19,6	43,1	40,8	19,0	38,0	36,1
LV	28,0	36,8	35,5	16,4	24,2	23,1	30,3	40,4	39,3	19,0	25,5	24,7
MT	0,0	22,9	22,3	0,0	25,1	23,8	38,7	26,6	26,8	6,8	19,3	19,0
NL	29,8	44,9	42,6	18,3	43,8	40,2	26,0	54,0	50,0	18,2	42,8	38,6
PL	24,6	40,1	39,0	12,2	27,1	25,9	32,5	46,1	45,1	24,5	27,8	27,5
PT	5,9	28,9	25,5	7,4	15,6	14,3	14,9	28,4	26,7	2,9	16,5	14,8
RO	11,6	23,3	22,9	9,9	16,8	16,6	13,8	25,2	24,4	7,4	17,3	16,8
SE	34,8	53,1	51,6	32,7	40,0	39,5	50,3	55,0	54,6	6,9	42,4	40,7
SI	30,1	39,1	37,6	13,2	21,3	20,4	31,3	45,1	42,7	13,7	23,5	21,2
SK	25,7	29,5	29,1	19,6	28,9	27,9	29,9	29,8	29,8	13,5	28,7	26,9
UK	33,8	47,3	45,5	21,3	41,9	40,0	22,5	48,9	45,8	17,6	53,8	50,2
EU	25,1	38,8	37,4	17,4	31,4	30,0	25,1	40,8	39,1	19,4	32,7	31,5

Data source: EU-SILC 2009 &amp; EU-SILC 2010

\*: In 2010, the number of persons with disabilities (males and females) was less than 100 persons in the following countries: AT, BE, BG, CZ, DK, EE, EL, LT, MT, NL, PT, RO & SE.

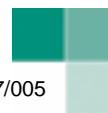


Due to the limited number of observations, estimations ought to be interpreted with caution.

**Table 25: Percent of persons who have completed a tertiary or equivalent education by Member State and disability status** (Share of the population of the same age group); Age 30-39.

	2009			2010		
	Men + Women			Men + Women		
	Disability			Disability		
	Yes	No	Total	Yes	No	Total
AT	19,1	24,8	<b>24,0</b>	14,4	26,5	<b>24,8</b>
BE	24,3	48,3	<b>45,0</b>	28,4	49,3	<b>46,7</b>
BG	14,8	23,4	<b>22,9</b>	15,9	26,3	<b>25,7</b>
CY	29,0	43,2	<b>42,1</b>			
CZ	12,2	16,0	<b>15,7</b>	8,9	18,1	<b>17,4</b>
DE	13,2	33,9	<b>30,3</b>	16,4	33,9	<b>31,3</b>
DK	30,4	41,4	<b>39,4</b>	38,3	44,6	<b>43,2</b>
EE	18,1	36,7	<b>34,8</b>	27,3	38,2	<b>36,8</b>
EL	9,7	29,9	<b>29,3</b>	4,0	31,2	<b>30,3</b>
ES	30,9	42,7	<b>41,3</b>	27,3	43,3	<b>41,6</b>
FI	40,4	49,2	<b>47,6</b>	45,1	48,5	<b>47,9</b>
FR	26,8	43,1	<b>41,3</b>	32,0	44,0	<b>42,4</b>
HU	13,5	23,3	<b>22,4</b>	13,8	24,2	<b>23,1</b>
IE	29,7	48,6	<b>46,1</b>			
IT	9,3	20,1	<b>19,1</b>	16,3	19,4	<b>19,2</b>
LT	13,4	38,0	<b>35,9</b>	20,2	40,9	<b>39,2</b>
LU	23,5	41,1	<b>39,1</b>	30,9	38,8	<b>37,9</b>
LV	21,2	32,0	<b>30,4</b>	20,2	31,4	<b>29,9</b>
MT	4,2	21,5	<b>20,8</b>	7,1	21,6	<b>21,1</b>
NL	31,7	43,6	<b>41,6</b>	30,0	45,7	<b>43,5</b>
PL	19,3	29,9	<b>29,0</b>	25,4	32,8	<b>32,1</b>
PT	8,0	19,0	<b>17,2</b>	12,2	18,6	<b>17,7</b>
RO	6,1	17,5	<b>16,8</b>	11,1	19,4	<b>18,8</b>
SE	21,8	46,2	<b>44,1</b>	26,4	46,3	<b>44,7</b>
SI	19,7	29,1	<b>27,7</b>	19,2	31,8	<b>29,3</b>
SK	18,3	24,4	<b>23,5</b>	20,2	25,0	<b>24,3</b>
UK	28,4	42,8	<b>41,2</b>	22,3	48,1	<b>45,1</b>
<b>EU</b>	<b>20,1</b>	<b>33,4</b>	<b>31,9</b>	<b>22,2</b>	<b>34,4</b>	<b>33,1</b>

Data source: EU-SILC 2009 & EU-SILC 2010



**Table 26: Percent of persons who have completed a tertiary or equivalent education by degree of disability. Age 30-34, EU 2010.**

Share of the population of the same age group and disability status..

	Tertiary or equivalent education	No tertiary or equivalent education	Total
<b>Disability</b>			
No limitation	63,3	36,7	100
Moderate limitation	74,7	25,3	100
Severe limitation	85,9	14,1	100
<b>Recipients of disability benefits</b>			
Non recipients	64,0	36,0	100
Recipients	86,8	13,2	100

**Data source:** EU-SILC 2010

**Note:** Due to the small number of observations concerning people with disabilities aged 30-34, several national estimates are not reliable. Consequently, we present the EU averages.

#### 2.5.4 Data source

1. EUSILC UDB 2009 – version 3 of March 2012
2. EUSILC UDB 2010 – version 1 of March 2012

#### 2.5.5 Methodology

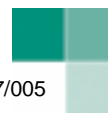
We estimate the share of population aged 30-34 years who have successfully completed university or university-like (tertiary-level) education. This means an education level of 5-6 in terms of ISCED 1997 (International Standard Classification of Education).

Europe 2020 indicator refers to the age group 30-34.

Eurostat presents an indicator based on the LFS survey. The LFS survey presents the following categories concerning “Highest level of education or training successfully completed”:

- No education
- ISCED 1 (Primary education)
- ISCED 2 (Lower secondary education)
- ISCED 3 (Upper secondary education - without distinction a, b or c possible)
- ISCED 3c (Programmes not designed to lead to ISCED 5A or 5B - shorter than 3 years)
- ISCED 3c (Programmes not designed to lead to ISCED 5A or 5B - 3 years of more)





- ISCED 3b (Programmes designed to provide direct access to ISCED 5B)
- ISCED 3a (Programmes designed to provide direct access to ISCED 5A)
- ISCED 4 (Post-secondary non tertiary)
- ISCED 5b (First stage of tertiary education - practically oriented/ occupationally specific)
- ISCED 5a (First stage of tertiary education - theoretically based)
- ISCED 6 (Second stage of tertiary education)

The EU-SILC survey presents a slightly different regrouping concerning “Highest ISCED level attained”:

- 0 pre-primary education
- 1 primary education
- 2 lower secondary education
- 3 (upper) secondary education
- 4 post-secondary non tertiary education
- 5 first stage of tertiary education (not leading directly to an advanced research qualification) and second stage of tertiary education (leading to an advanced research qualification). Value "5" correspond to usual ISCED values 5 and 6.

The percentage of persons with a ‘post-secondary non tertiary education’ (ISCED 4), in 2010, varies from 0% to 14% in the EU-SILC survey (notably, Austria and Germany). This might mean that the same levels might be included in (upper) secondary or ‘tertiary education’ in certain countries.

EU-SILC codes persons who have never been at school (illiterate) separately (-2). They are not included in ‘0’. In order to ensure comparability with the results of the LFS survey, we include illiterate people into category ‘0’. The percentage of illiterate people is equal or less than 1%, except in Portugal.

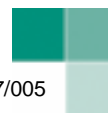
The number of missing information concerning education, in 2010, is high in the UK.

### 2.5.6 Notes

Analysis by Member State may be considered as robust for most countries. However, analysis by gender presents a certain number of statistical problems due to a low number of observations concerning people with disabilities.

Eurostat notes that selection of the age group (30-34 years) excludes persons who complete tertiary education at a higher age (i.e. people returning to formal education in their thirties).

There is a very high variability of the percentage of persons with a ‘post-secondary non tertiary education’ (level 4) which might be included in a) (upper) secondary (level 3), or b) ‘tertiary education’ (level 5) in certain countries. In Austria and Germany, we observe a very high rate of persons aged 30-34 with a post-secondary



non-tertiary education (14% and 13% respectively), in 2010. On the contrary, in Denmark, we observe a zero percentage of persons with a 'post-secondary non tertiary education' which might explain the very high percentage of persons with a tertiary education.

EU-SILC estimators may overestimate the percentage of people who have completed a tertiary education. In fact, persons living in collective households and in institutions are generally excluded from the sample.

## **2.6 People living in households with very low work intensity**

### **2.6.1 Relevance to EU policy / Strategy**

At the European Council held on 17 June 2010, the Member states' Heads of State and Government endorsed a new EU strategy for jobs and smart, sustainable and inclusive growth, known as the Europe 2020 strategy. The strategy will help Europe to recover from the crisis and come out stronger, both internally and at the international level, by boosting competitiveness, productivity, growth potential, social cohesion and economic convergence.

Work intensity is a component of the Europe 2020 headline indicator "population at risk of poverty or social exclusion" which is attached to the EU-wide agreed objectives to reduce by at least 20 million the number of Europeans exposed to poverty and social exclusion by 2020.

Europe 2020 indicator refers to very low work intensity: people living in households with very low work intensity are people living in households where the adults work less than 20% of their total work potential during the past year.

The work intensity of the household is defined as the ratio between on the one hand, the number of months that all working age household members have been working during the income reference year and on the other hand, the total number of months that could theoretically have been worked by the same household members in the same period.<sup>13</sup>

People living in households with very low work intensity are more likely exposed to social exclusion and risk of poverty, due to their dependency on social transfers and their difficulty to access to common goods and services.

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<sup>13</sup>Eurostat:

<http://epp.eurostat.ec.europa.eu/portal/page/portal/sdi/files/QP%20People%20living%20in%20households%20with%20very%20work%20intensity.pdf>.



## 2.6.2 Headline findings

### 2.6.2.1 General comments

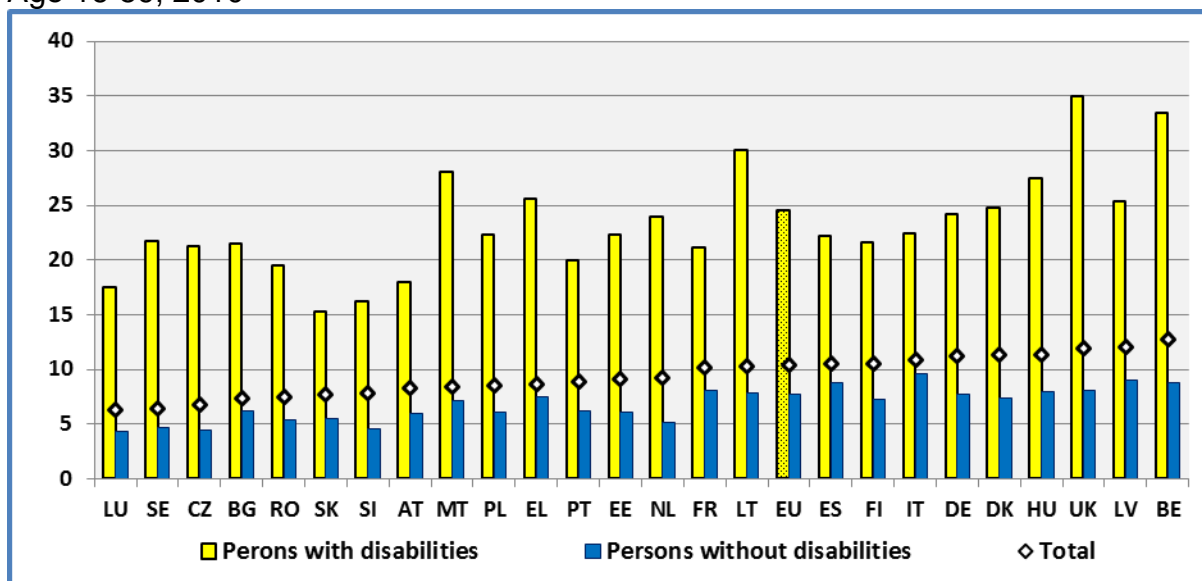
Work intensity measures the employment rate of the household but it does not take into account the distribution of employment inside a household (including several adults).

At the EU level, 24,5% of persons with disabilities live in households with a low work intensity (<20) compared to 7,8% of persons without disabilities. This represents a difference of about 17 percentage points.

The percentage of persons with disabilities living in households with a low work intensity (<20) varies from 15% to 35% in the Member States. The highest rates are not found in the poorest Member States but also in countries like UK, Belgium and Denmark.

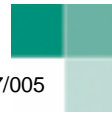
**Figure 50: Percent of persons living in households with low work intensity (Work Intensity < 20%)**

Age 16-59, 2010

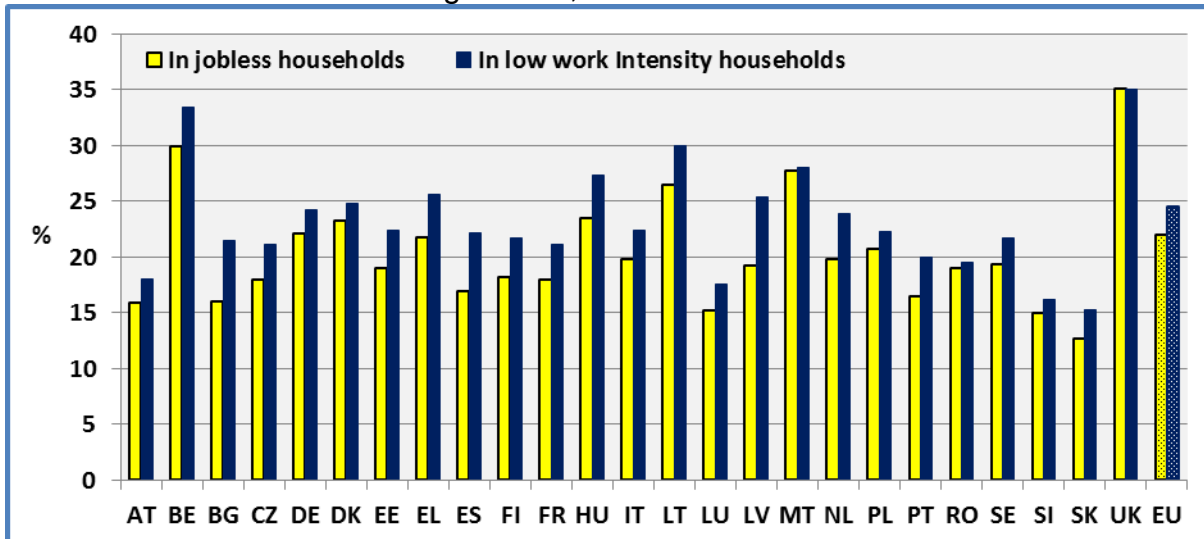


Data source: EU-SILC 2010

The next graph indicates that jobless and low intensity households are closely related. The high rates of persons with disabilities living in jobless households might indicate a concentration of unemployment among certain groups of persons, notably persons with disabilities.



**Figure 51: Percent of persons with disabilities living in jobless and low work intensity households.** Low Work Intensity: < 20% of household ‘work’ time; Jobless: 0% of household ‘work’ time. Age 16-59, 2010

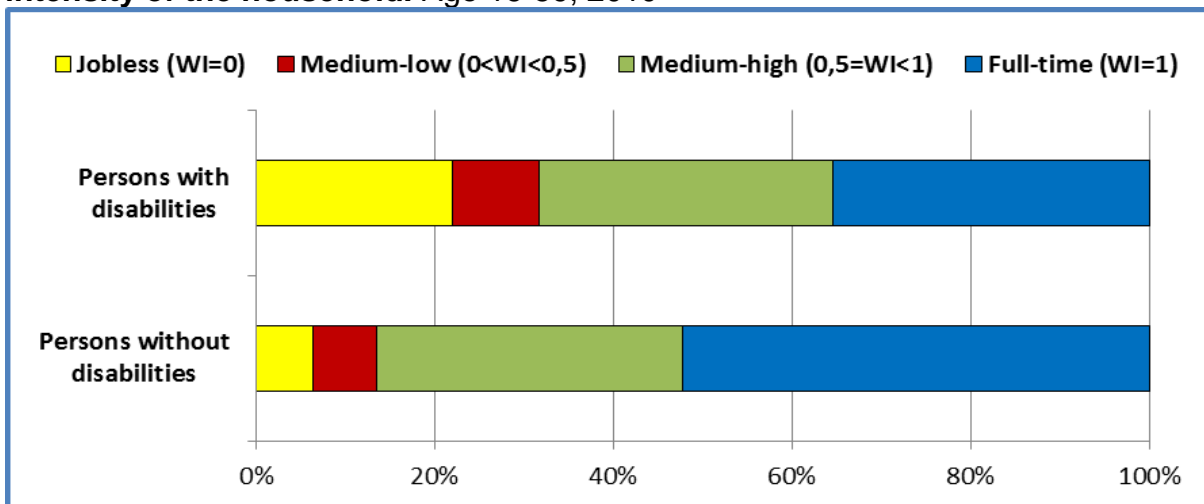


**Data source: EU-SILC 2010**

This disadvantage for people with disabilities and their concentration at the lower extreme (jobless households) has its mirror image at the other extreme (full time employment households). As noted above, the percentage of disabled people in full employment households is very low.

We can visualise the same characteristic in the following figure where we present the distribution of persons by household work intensity. We may notice also, that persons with disabilities experience a higher rate of medium-low jobs in terms of work intensity.

**Figure 52: Distribution of persons with and without disabilities by work intensity of the household.** Age 16-59, 2010



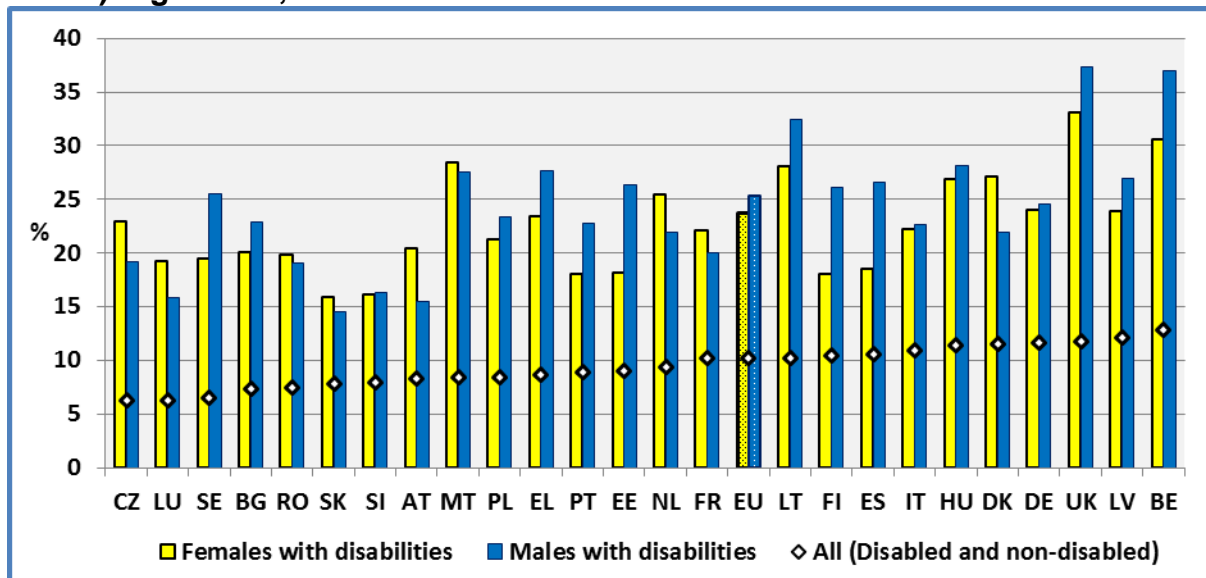
**Data source: EU-SILC 2010**

### 2.6.2.2 Gender

Gender differences provide mixed results. Women with disabilities have higher rates compared to men with disabilities in certain countries (9) but the opposite is true in the remaining Member States (16).

Apparently, there is no gender disadvantage among persons with disabilities at the EU level. But this might be the result of the nature of the indicator. The unit of the indicator is the household and the indicator does not take into account the distribution of work inside the household among adult members. The same work intensity status is assigned to each household member.

**Figure 53: Percent of persons living in households with low work intensity (WI < 20%). Age 16-59, 2010**



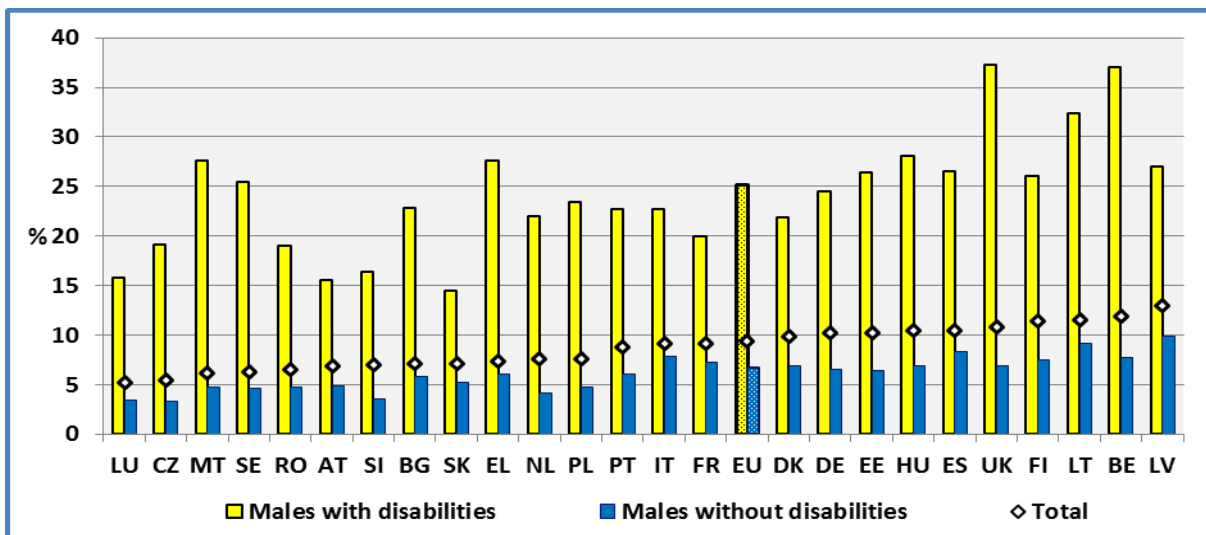
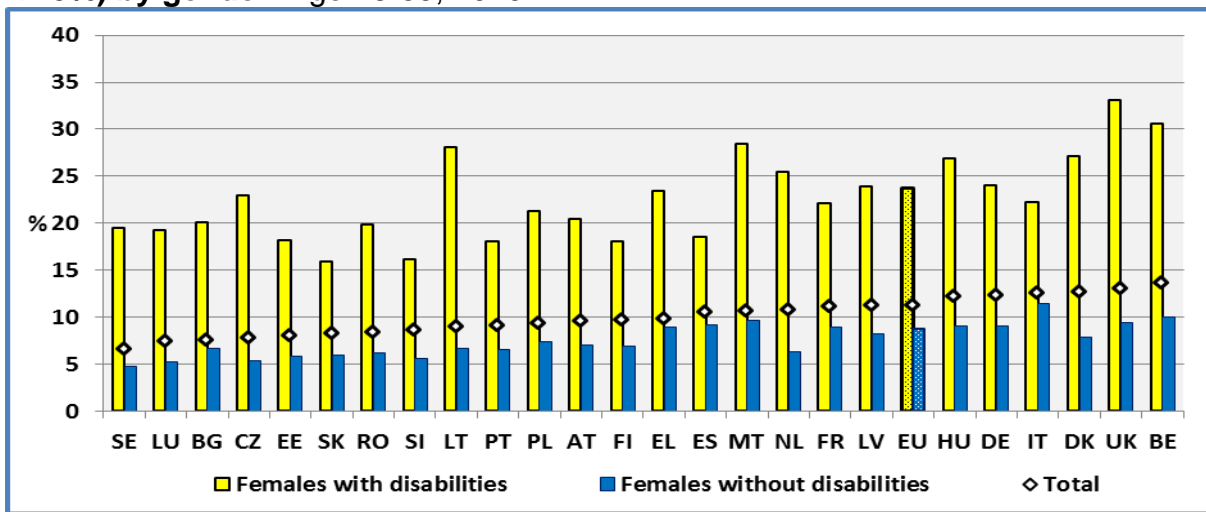
Data source: EU-SILC 2010

About 24% of women with disabilities live in households with low work intensity compared to 9% of women without disabilities. The respective percentages for men are 25% and 7%.

Both women and men experience lower work intensities compared to respective women and men without disabilities.

The differences between disabled and non-disabled are substantial in all Member States.

**Figure 54: Percent of persons living in households with low work intensity (WI < 20%) by gender. Age 16-59, 2010**



Data source: EU-SILC 2010

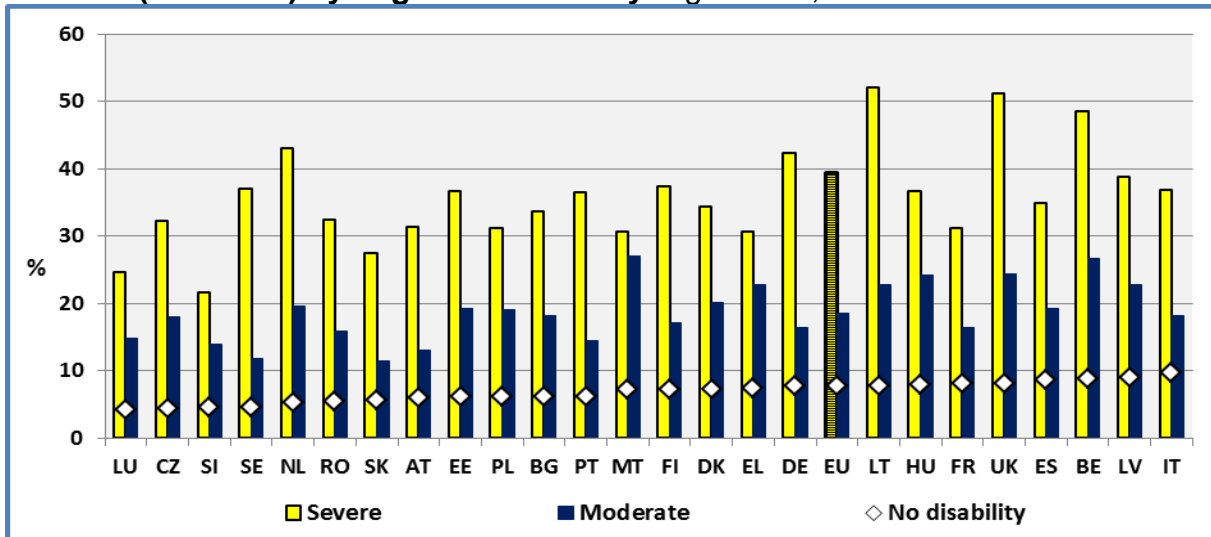
### 2.6.2.3 Degree of disability

The degree of disability is an important factor. At the EU level, the percentage of severely disabled people in households with a low work intensity (WI<20) amounts to 39,5% compared to 7,8% of people without disabilities. When we consider recipients of disability benefits, this percentage is 43,5%.

When we compare the percentage of persons living in households with low work intensity across Member States, we observe a big variability of this percentage. It ranges from 22% to 52%. This percentage for persons without disabilities ranges from 4% to 10%. The standard error of the percentage for persons without disabilities is 1,6 (mean: 7,8) compared to 7,4 (mean: 39,5) for persons with disabilities.

The above rates reveal the diversity of national policies concerning people with disabilities and the different impact of such policies.

**Figure 55: Percent of persons living in households with low work intensity (WI < 20%) by degree of disability. Age 16-59, 2010**



Data source: EU-SILC 2010

#### 2.6.2.4 Age

The gap between persons with severe disabilities and persons without disabilities increases with age. We observed a symmetrical effect in the analysis of employment rates. As we noted, this requires policy action at a young age in order to avoid the marginalisation mechanism.

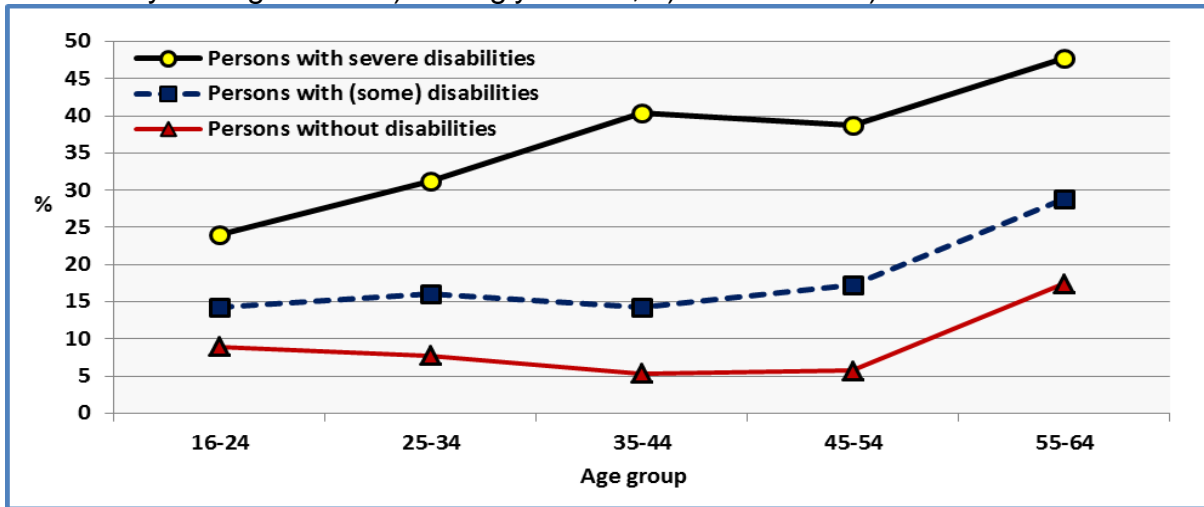
The analysis of education indicators revealed that a high number of persons with disabilities leave school at an early stage without any real qualifications. The entry in the labour market leads to unemployment and a further deterioration of any qualifications. If we add barriers and lack of assistance, then we create a process of de-qualification which leads to long-term poverty and marginalisation.

Policy ought to act at the initial stage and foster training and improve employment possibilities. Elimination of barriers at different stages ought to be a priority.



**Figure 56: Percent of persons living in households with low work intensity (WI<20%) by degree, 2010**

The survey distinguishes: 1) Strongly limited, 2) limited and 3) not limited.



Data source: EU-SILC 2010



## 2.6.3 Data

**Table 27: Percent of persons living in households with very low work intensity (age 16-59), 2009 and 2010 are not comparable**

	2009					2010				
	% in jobless households (WI=0)					% in households with low work intensity (WI<20)				
	Disability			All	Euro-stat Age:0-59 WI<20	Disability			All	Euro-stat Age:0-59 WI<20
	With	Without	Total			With	Without	Total		
<b>AT</b>	16,7	3,8	6,2	<b>6,2</b>	7,2	18,0	5,9	8,3	<b>8,3</b>	7,7
<b>BE</b>	28,9	7,7	11,2	<b>11,2</b>	12,3	33,5	8,8	12,8	<b>12,9</b>	12,6
<b>BG</b>	12,0	4,1	4,8	<b>4,8</b>	6,9	21,5	6,3	7,4	<b>7,4</b>	7,9
<b>CY</b>	8,6	2,1	2,8	<b>2,8</b>	4,0					4,6
<b>CZ</b>	18,0	3,4	5,6	<b>5,2</b>	6,0	21,2	4,5	6,8	<b>6,3</b>	6,4
<b>DE</b>	21,0	5,6	9,0	<b>9,3</b>	10,8	24,3	7,7	11,3	<b>11,7</b>	11,1
<b>DK</b>	20,8	6,0	9,3	<b>9,4</b>	8,5	24,8	7,4	11,3	<b>11,5</b>	10,3
<b>EE</b>	17,5	2,3	4,9	<b>4,9</b>	5,6	22,4	6,1	9,1	<b>9,0</b>	8,9
<b>EL</b>	22,6	5,0	5,9	<b>5,9</b>	6,5	25,6	7,5	8,6	<b>8,6</b>	7,5
<b>ES</b>	14,2	3,8	5,4	<b>5,4</b>	7,0	22,2	8,7	10,6	<b>10,6</b>	9,8
<b>FI</b>	16,0	3,7	6,6	<b>6,5</b>	8,2	21,7	7,2	10,6	<b>10,4</b>	9,1
<b>FR</b>	16,1	5,3	6,9	<b>6,9</b>	8,3	21,1	8,1	10,2	<b>10,2</b>	9,8
<b>HU</b>	25,2	5,6	9,1	<b>9,0</b>	11,3	27,4	8,0	11,4	<b>11,4</b>	11,8
<b>IE</b>	38,4	15,1	18,4	<b>18,4</b>	19,8					22,9
<b>IT</b>	16,5	6,6	7,9	<b>8,0</b>	8,8	22,4	9,6	10,9	<b>11,0</b>	10,2
<b>LT</b>	21,1	3,6	5,7	<b>5,7</b>	6,9	30,0	7,8	10,3	<b>10,3</b>	9,2
<b>LU</b>	14,2	3,6	5,2	<b>5,2</b>	6,3	17,6	4,3	6,3	<b>6,3</b>	5,5
<b>LV</b>	14,3	3,7	5,8	<b>6,0</b>	6,7	25,4	9,0	12,1	<b>12,1</b>	12,2
<b>MT</b>	27,4	5,5	6,9	<b>7,0</b>	8,4	28,0	7,2	8,4	<b>8,5</b>	8,4
<b>NL</b>	19,5	4,1	7,4	<b>7,8</b>	8,3	23,9	5,2	9,2	<b>9,4</b>	8,2
<b>PL</b>	21,2	5,4	7,7	<b>7,7</b>	6,9	22,3	6,1	8,5	<b>8,5</b>	7,3
<b>PT</b>	13,6	3,6	5,6	<b>5,6</b>	6,9	20,0	6,3	8,9	<b>8,9</b>	8,6
<b>RO</b>	21,1	5,5	7,3	<b>7,3</b>	7,7	19,5	5,4	7,5	<b>7,5</b>	6,8
<b>SE</b>	21,6	3,0	5,0	<b>5,0</b>	6,2	21,7	4,6	6,5	<b>6,5</b>	5,9
<b>SI</b>	12,1	4,3	5,8	<b>5,9</b>	5,6	16,2	4,5	7,9	<b>7,9</b>	6,9
<b>SK</b>	10,6	2,8	4,5	<b>4,5</b>	5,6	15,3	5,6	7,8	<b>7,8</b>	7,9
<b>UK</b>	39,8	14,0	17,5	<b>17,6</b>	12,5	35,0	8,1	11,9	<b>11,8</b>	13,1
<b>EU</b>	21,2	6,5	8,8	<b>8,7</b>	9,0	24,5	7,8	10,4	<b>10,3</b>	10,0



**Data source:** EU-SILC 2009 & EU-SILC 2010

**All:** It includes observations for which we do not dispose information on disability status.

**Eurostat :** [http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators)

**Table 28: Percent of persons living in households with very low work intensity by gender (age 16-59)**

2010: % in households with low work intensity (WI&lt;20); 2009: % in jobless households

	2009						2010					
	Females			Males			Females			Males		
	Disability			Disability			Disability			Disability		
	No	Yes	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
<b>AT</b>	18,1	5,0	<b>7,5</b>	15,2	2,5	<b>4,9</b>	20,5	7,0	<b>9,6</b>	15,5	4,9	<b>6,9</b>
<b>BE</b>	27,2	9,1	<b>12,3</b>	31,0	6,3	<b>10,0</b>	30,6	10,0	<b>13,7</b>	37,0	7,8	<b>11,9</b>
<b>BG</b>	10,5	4,4	<b>4,9</b>	13,5	3,9	<b>4,7</b>	20,1	6,6	<b>7,6</b>	22,9	5,9	<b>7,1</b>
<b>CY</b>	9,7	2,1	<b>2,9</b>	7,6	2,0	<b>2,6</b>						
<b>CZ</b>	18,6	4,4	<b>6,7</b>	17,3	2,2	<b>4,3</b>	22,9	5,4	<b>7,9</b>	19,2	3,4	<b>5,5</b>
<b>DE</b>	21,0	6,1	<b>9,5</b>	21,0	5,1	<b>8,5</b>	24,0	9,0	<b>12,4</b>	24,5	6,5	<b>10,2</b>
<b>DK</b>	22,0	6,8	<b>10,6</b>	19,2	5,2	<b>7,9</b>	27,1	7,9	<b>12,8</b>	21,9	6,9	<b>9,9</b>
<b>EE</b>	14,4	1,8	<b>3,8</b>	20,5	2,9	<b>6,0</b>	18,2	5,9	<b>8,1</b>	26,4	6,4	<b>10,3</b>
<b>EL</b>	21,6	6,2	<b>7,1</b>	23,9	3,8	<b>4,8</b>	23,5	9,0	<b>9,9</b>	27,6	6,1	<b>7,4</b>
<b>ES</b>	11,7	4,6	<b>5,8</b>	17,1	3,1	<b>5,1</b>	18,5	9,2	<b>10,6</b>	26,6	8,3	<b>10,5</b>
<b>FI</b>	14,8	3,7	<b>6,5</b>	17,2	3,7	<b>6,8</b>	18,1	6,9	<b>9,8</b>	26,1	7,5	<b>11,4</b>
<b>FR</b>	16,9	6,1	<b>7,8</b>	15,0	4,6	<b>6,0</b>	22,1	8,9	<b>11,2</b>	20,0	7,2	<b>9,2</b>
<b>HU</b>	24,4	6,6	<b>9,9</b>	25,9	4,6	<b>8,3</b>	26,8	9,1	<b>12,3</b>	28,1	6,9	<b>10,5</b>
<b>IE</b>	35,8	16,6	<b>19,3</b>	41,1	13,6	<b>17,4</b>						
<b>IT</b>	17,1	8,0	<b>9,3</b>	15,8	5,2	<b>6,6</b>	22,2	11,5	<b>12,6</b>	22,7	7,8	<b>9,2</b>
<b>LT</b>	16,7	3,5	<b>5,2</b>	27,3	3,9	<b>6,4</b>	28,0	6,7	<b>9,1</b>	32,4	9,1	<b>11,6</b>
<b>LU</b>	17,2	4,7	<b>6,7</b>	11,0	2,5	<b>3,7</b>	19,3	5,3	<b>7,4</b>	15,8	3,4	<b>5,3</b>
<b>LV</b>	11,5	3,8	<b>5,3</b>	17,4	3,7	<b>6,3</b>	23,9	8,2	<b>11,3</b>	27,0	9,9	<b>13,0</b>
<b>MT</b>	29,5	7,4	<b>8,8</b>	25,5	3,7	<b>5,2</b>	28,5	9,6	<b>10,8</b>	27,6	4,8	<b>6,2</b>
<b>NL</b>	20,1	4,4	<b>8,3</b>	18,6	3,8	<b>6,5</b>	25,5	6,3	<b>10,8</b>	22,0	4,2	<b>7,6</b>
<b>PL</b>	21,9	6,9	<b>8,9</b>	20,5	3,9	<b>6,3</b>	21,3	7,4	<b>9,4</b>	23,4	4,8	<b>7,6</b>
<b>PT</b>	12,6	3,7	<b>5,7</b>	14,7	3,5	<b>5,5</b>	18,0	6,5	<b>9,1</b>	22,7	6,0	<b>8,8</b>
<b>RO</b>	20,6	6,7	<b>8,5</b>	21,8	4,3	<b>6,1</b>	19,8	6,1	<b>8,5</b>	19,0	4,8	<b>6,6</b>
<b>SE</b>	20,3	2,6	<b>5,1</b>	23,8	3,4	<b>5,0</b>	19,4	4,7	<b>6,7</b>	25,5	4,6	<b>6,3</b>
<b>SI</b>	12,8	4,9	<b>6,6</b>	11,2	3,7	<b>5,1</b>	16,2	5,6	<b>8,7</b>	16,3	3,5	<b>7,1</b>
<b>SK</b>	11,0	3,0	<b>4,9</b>	10,1	2,6	<b>4,1</b>	15,9	5,9	<b>8,3</b>	14,5	5,3	<b>7,2</b>
<b>UK</b>	41,3	14,1	<b>18,0</b>	38,1	13,9	<b>16,9</b>	33,1	9,4	<b>13,0</b>	37,3	6,9	<b>10,8</b>
<b>EU</b>	21,2	7,2	<b>9,6</b>	21,3	5,7	<b>8,0</b>	23,8	8,8	<b>11,3</b>	25,3	6,8	<b>9,4</b>

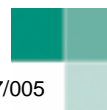
Data source: EU-SILC 2009 &amp; EU-SILC 2010

**Table 29: Percent of persons living in households with very low work intensity (age 16-59)**

% in households with low work intensity (WI&lt;20)

	By degree					Recipients of disability benefits	
	Disability			Total	All	Yes	No
	Severe	Moderate	No				
<b>AT</b>	31,3	13,1	5,9	<b>8,3</b>	8,3	50,3	7,0
<b>BE</b>	48,6	26,6	8,8	<b>12,8</b>	12,9	55,4	10,9
<b>BG</b>	33,6	18,3	6,3	<b>7,4</b>	7,4	20,3	6,5
<b>CY</b>							
<b>CZ</b>	32,3	17,9	4,5	<b>6,8</b>	6,3	32,6	4,3
<b>DE</b>	42,3	16,4	7,7	<b>11,3</b>	11,7	50,1	10,3
<b>DK</b>	34,3	20,2	7,4	<b>11,3</b>	11,5	56,8	8,2
<b>EE</b>	36,6	19,2	6,1	<b>9,1</b>	9,0	40,4	6,3
<b>EL</b>	30,7	22,8	7,5	<b>8,6</b>	8,6	45,1	8,0
<b>ES</b>	34,9	19,2	8,7	<b>10,6</b>	10,6	49,3	9,5
<b>FI</b>	37,4	17,2	7,2	<b>10,6</b>	10,4	42,3	7,4
<b>FR</b>	31,3	16,4	8,1	<b>10,2</b>	10,2	44,8	8,7
<b>HU</b>	36,7	24,2	8,0	<b>11,4</b>	11,4	45,5	8,7
<b>IE</b>							
<b>IT</b>	36,8	18,2	9,6	<b>10,9</b>	11,0	38,9	9,9
<b>LT</b>	52,0	22,8	7,8	<b>10,3</b>	10,3	35,6	8,2
<b>LU</b>	24,7	14,8	4,3	<b>6,3</b>	6,3	39,4	5,3
<b>LV</b>	38,8	22,7	9,0	<b>12,1</b>	12,1	36,9	10,4
<b>MT</b>	30,7	27,0	7,2	<b>8,4</b>	8,5	44,9	7,5
<b>NL</b>	43,0	19,6	5,2	<b>9,2</b>	9,4	42,5	7,9
<b>PL</b>	31,3	19,1	6,1	<b>8,5</b>	8,5	35,3	6,6
<b>PT</b>	36,6	14,5	6,3	<b>8,9</b>	8,9	44,8	7,9
<b>RO</b>	32,5	15,9	5,4	<b>7,5</b>	7,5	33,2	6,2
<b>SE</b>	37,1	11,8	4,6	<b>6,5</b>	6,5	40,0	4,6
<b>SI</b>	21,7	14,0	4,5	<b>7,9</b>	7,9	30,3	6,5
<b>SK</b>	27,6	11,5	5,6	<b>7,8</b>	7,8	34,2	6,2
<b>UK</b>	51,2	24,5	8,1	<b>11,9</b>	11,8	53,2	9,5
<b>EU</b>	39,5	18,6	7,8	<b>10,4</b>	10,3	43,5	8,7

**Data source:** EU-SILC 2010**All:** It includes observations for which we do not dispose information on disability status.



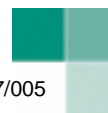
**Table 30: Percent of persons living in households with very low work intensity (age 16-59)**

	<b>Persons with severe disabilities</b>	<b>Persons with (some) disabilities</b>	<b>Persons without disabilities</b>	<b>Total</b>
16-24	24,0	14,2	9,0	<b>9,5</b>
25-34	31,3	16,0	7,8	<b>8,9</b>
35-44	40,4	14,2	5,3	<b>7,6</b>
45-54	38,7	17,3	5,8	<b>9,8</b>
55-64	47,7	28,8	17,4	<b>22,9</b>
<b>Total</b>	<b>39,5</b>	<b>18,6</b>	<b>7,8</b>	<b>10,4</b>

Data source: EU-SILC 2010

#### 2.6.4 Data source

1. EUSILC UDB 2009 – version 3 of March 2011
2. EUSILC UDB 2010 – version 1 of March 2012
3. [http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators)



## 2.6.5 Methodology

The EU-SILC cross-sectional data present an indicator which is slightly different from the definition in Europe 2020. We summarise below the methodology adopted in EU-SILC.

A working age person is defined as a person aged 18-64. For each working age person (Wage/person) two figures are computed.<sup>14</sup>

- The number of months during the income reference period for which information on his/her activity status is available (the 'workable' months: NWAm);
- The number of months during the income reference period for which the person has been classified as worker (Number of 'worked' months: NWm).

A derived 'AGE' variable is constructed. This is the age at the end of income reference period.

In each household, EU-SILC UDB (User Data Base) calculates the derived variables:

$$TNWm = \sum_{\text{householdmembers}} NWm$$

$$TNWAm = \sum_{\text{householdmembers}} NWAm$$

$$WI = \frac{TNWm}{TNWAm} \quad (WI : \text{Work Intensity})$$

EU-SILC UDB presents:

WI = 0 (EU-SILC variable HX020 = 1)

0 < WI < 0.5 (EU-SILC variable HX020 = 2)

0.5 ≤ WI < 1 (EU-SILC variable HX020 = 3)

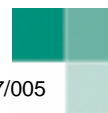
WI = 1 (EU-SILC variable HX020 = 4)

The same work intensity status is assigned to each household member (including those younger than 18 years old).

WI=0 means that no adult is working in the household (a jobless household).

WI=1 means that all the adults in the household are employed during the whole year.

<sup>14</sup> Extract from "YEAR 2009: CROSS-SECTIONAL DATA; DIFFERENCES BETWEEN DATA COLLECTED (as described in the guidelines) AND ANONYMISED USER DATABASE"; EUROPEAN COMMISSION – EUROSTAT, Directorate F: Social Statistics and Information Society, Unit F-3: Living conditions and social protection.



People living in households with very low work intensity are people living in households where the adults work less than 20% of their total work potential during the past year.

Since 2010, the EU-SILC UDB presents the binary indicator: Low work intensity status.

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040).

We have used the age at the end of the income reference period (px020).

## **2.6.6 Notes**

Eurostat presents an indicator covering people aged 0-59 living in households where the adults work less than 20% of their total work potential during the past year. As the EU-SILC survey presents information on disability only for people aged 16 or more, we present the percentage of people with and without disabilities aged 16 to 59.

Since 2010, EU-SILC UDB presents the indicator 'Low work intensity'. For 2009, the closer proxy for low work intensity is 'jobless' household (WI=0). Consequently, we have used the number of jobless households for 2009.

Work intensity in the household can be seen as an indicator of the employment rate of the household.

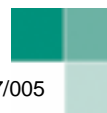
## **2.7 People at-risk-of-poverty after social transfers**

### **2.7.1 Relevance to EU policy / Strategy**

The Lisbon European Council (2000) established a social inclusion process in order to aid in combating poverty. Barcelona European Council (2002) stressed again the importance of the fight against poverty and social exclusion and invited Member States to set targets, in their National Action Plans, for significantly reducing the number of people at risk of poverty and social exclusion by 2010.

At the European Council held on 17 June 2010, the Member states' Heads of State and Government endorsed a new EU strategy for jobs and smart, sustainable and inclusive growth, known as the Europe 2020 strategy. The strategy will help Europe to recover from the crisis by boosting competitiveness, productivity, growth potential, social cohesion and economic convergence.

Article 28 of the UN Convention treats "Adequate standard of living and social protection". It provides notably for measures "To ensure access by persons with



disabilities, in particular women and girls with disabilities and older persons with disabilities, to social protection programmes and poverty reduction programmes”.

In the Europe 2020 strategy, the Commission proposed among others the following EU headline target: lifting over 20 million people out of poverty. One of the seven flagships of the Europe 2020 strategy is the "European platform against poverty". This platform should ensure social and territorial cohesion such that the benefits of growth and jobs are widely shared and people experiencing poverty and social exclusion are enabled to live in dignity and take an active part in society.

One of the three indicators proposed is the number of People at-risk-of-poverty after social transfers. Persons at risk-of-poverty are persons with an equivalised disposable income below the risk-of-poverty threshold, which is set at 60 % of the national median equivalised household disposable income (after social transfers).

## **2.7.2 Headline findings**

### **2.7.2.1 General comments**

The data reveal that people with a disability face a higher risk of poverty compared to people without disabilities. At the EU level, in 2010, 19,1% (19,9% in 2009) of persons with disabilities and 14,7% (14,3% in 2009) of persons without disabilities live in households with a household equivalised disposable income less than 60% of the median national household equivalised disposable income (after social transfers).

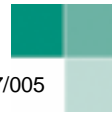
In certain countries the difference between people with and without disabilities is relatively low, notably in Hungary, Lithuania, Slovakia and Netherlands but in other Member States the difference is relatively high notably in the UK, Slovenia, Portugal and Bulgaria.

The data indicate that the difference between people with and without disabilities is significantly lower compared to work related measures. We can conclude that the welfare state is correcting the labour market inequalities.

However, it is important to note that these results might underestimate poverty rates among persons with disabilities. The Irish National Disability Authority analyses<sup>15</sup> the cost of disability in terms of additional spending needs of people with disabilities. The Commission singled out five areas where the cost of living for people with a disability could be higher than for people without a disability: Equipment, Mobility and communication, Living costs, Medical and Care and assistance. Reported research by Indecon indicates that the additional costs involved can vary with the nature and the degree of the disability. It notes that at high levels of disability the cost is unlikely to be less than €40-50 a week. This means that the poverty thresholds for persons with and without disabilities are not the same. If we increase the threshold for

<sup>15</sup> National Disability Authority: “Cost of Disability” Research Project, Report submitted to the National Disability Authority by Indecon International Economic Consultants, 2004.

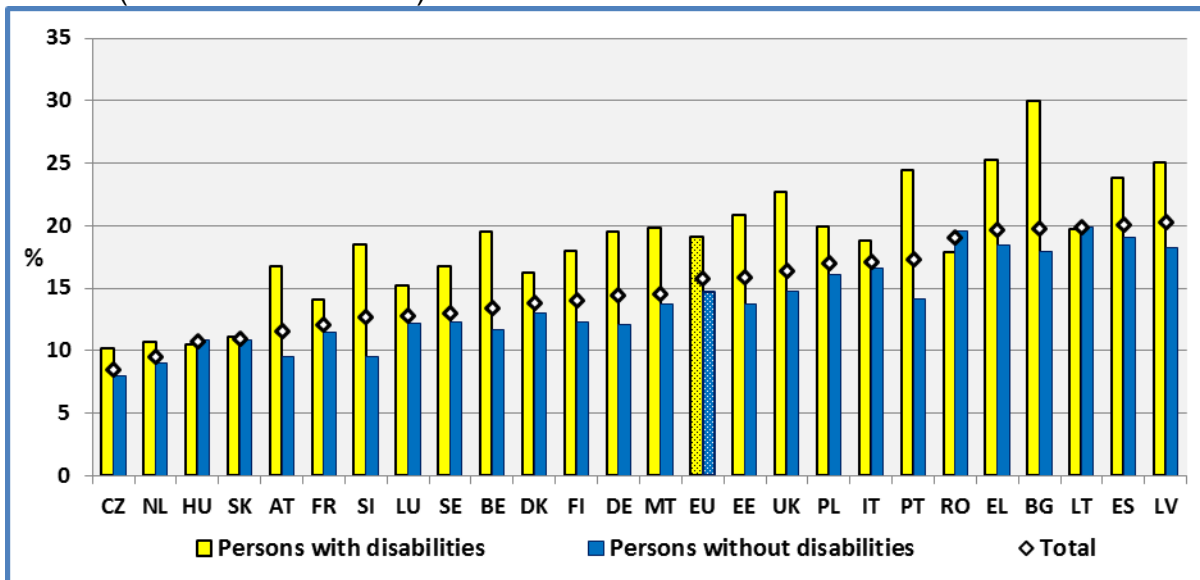




persons with severe disabilities in order to take into account additional costs related to disability, then the number of persons at risk of poverty is increasing significantly.

**Figure 57: People at risk of poverty after social transfers; Age: 16+, 2010**

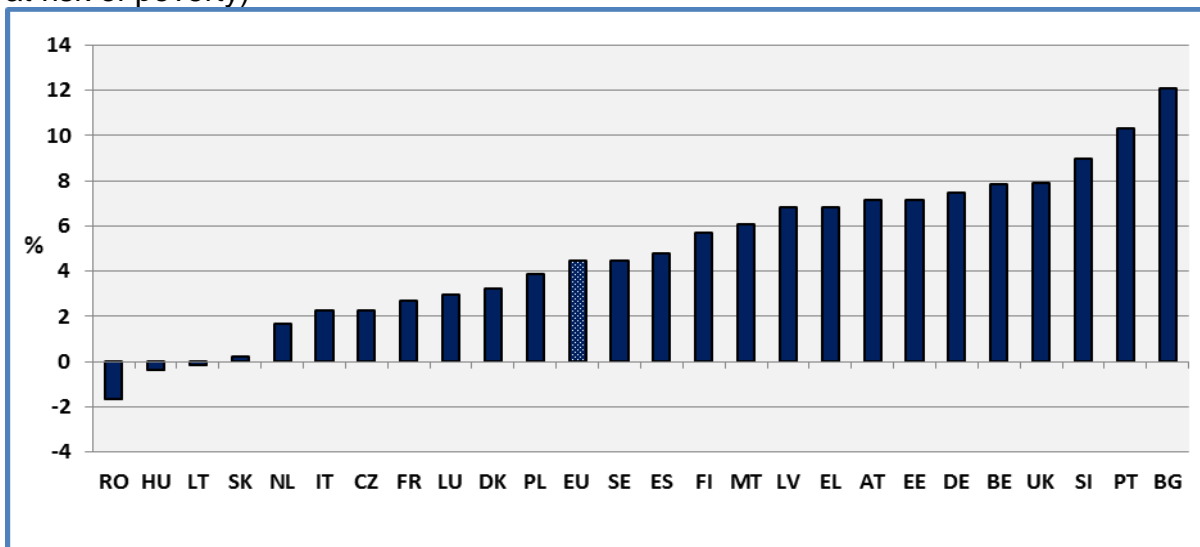
Percent of people living in households with a household equivalised disposable income less than 60% of the median national household equivalised disposable income (after social transfers)



Data source: EU-SILC 2010

**Figure 58: Disadvantage of people with disabilities in comparison to people without disabilities. Age 16+, 2010**

Disadvantage = (% of disabled people at risk of poverty) – (% of non-disabled people at risk of poverty)



Data source: EU-SILC 2010

Certain disability related expenditures favour independent living. Hurstfield et al.<sup>16</sup> note that expenditure on independent living ought to be seen as a form of social and economic investment. As they put it, traditionally, disability benefits have been viewed as a transfer or redistributive payment – i.e. not intended to effect any sort of economic gain. They add that expenditure on independent living is likely to result in long-term savings at service delivery level, due to reduced pressure on health services and improved tax revenues.

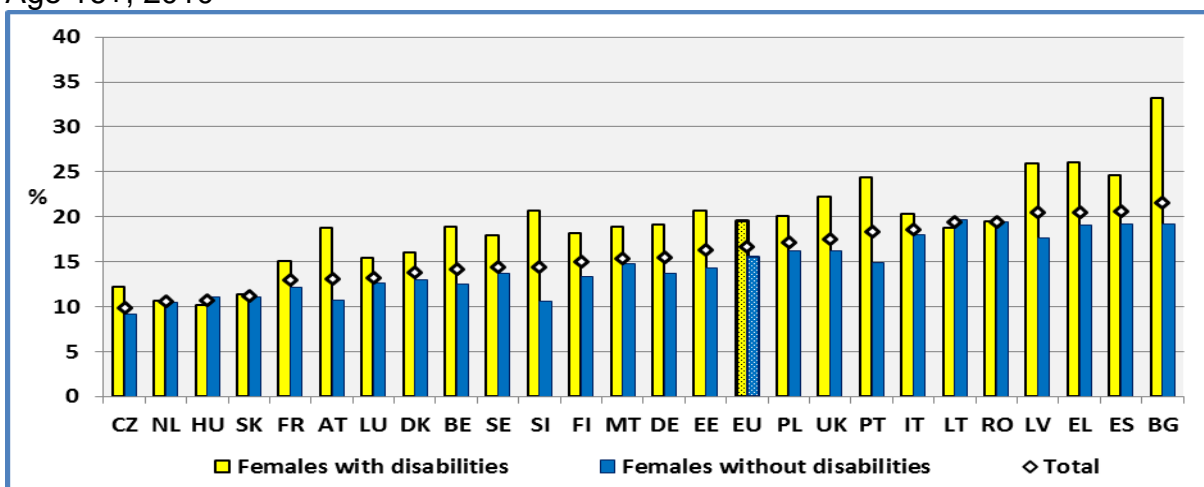
### 2.7.2.2 Gender

The situation of women is slightly worse compared to men for both disabled and non-disabled women. But there are significant differences across countries. About 20% of women with disabilities live in households at risk of financial poverty compared to 16% of women without disabilities. The respective percentages for men are 19% and 14%.

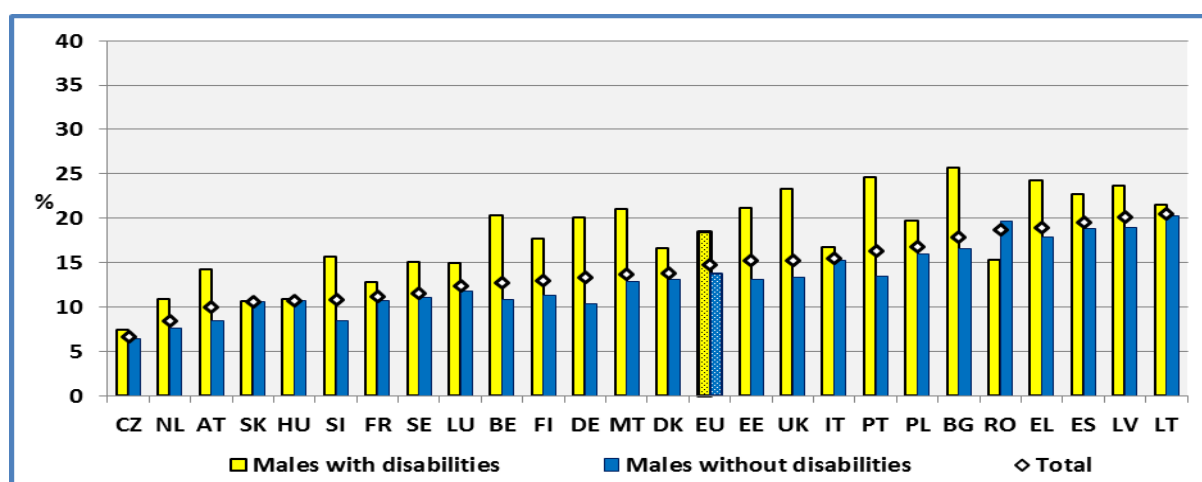
Generally poverty rates of disabled women and men are strongly correlated. If the percentage of men with disabilities is high, in a country, the corresponding rate for women is high too.

**Figure 59: Percent of people at risk of poverty after social transfers by gender and disability.**

Age 16+, 2010



<sup>16</sup> Jennifer Hurstfield, Urvashi Parashar and Kerry Schofield: "The costs and benefits of independent living", A report of research carried out by SQW on behalf of the Office for Disability Issues, Department for Work and Pensions, Published for the Department for Work and Pensions under licence from the Controller of Her Majesty's Stationery Office by Corporate Document Services, Leeds, 2007. <http://odi.dwp.gov.uk/docs/res/il/costs-benefits-report.pdf>



Data source: EU-SILC 2010

### 2.7.2.3 Age

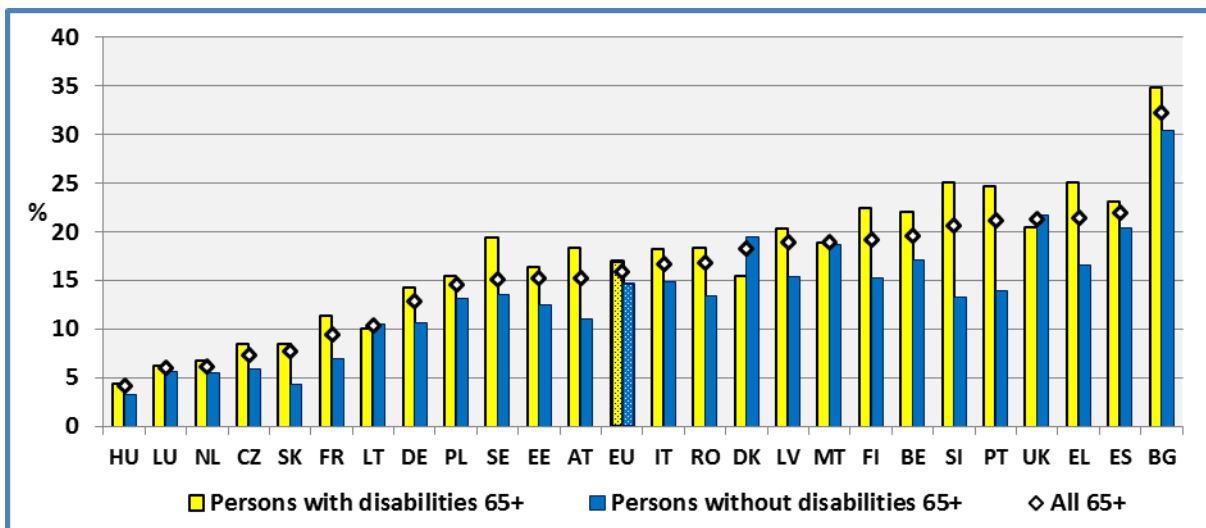
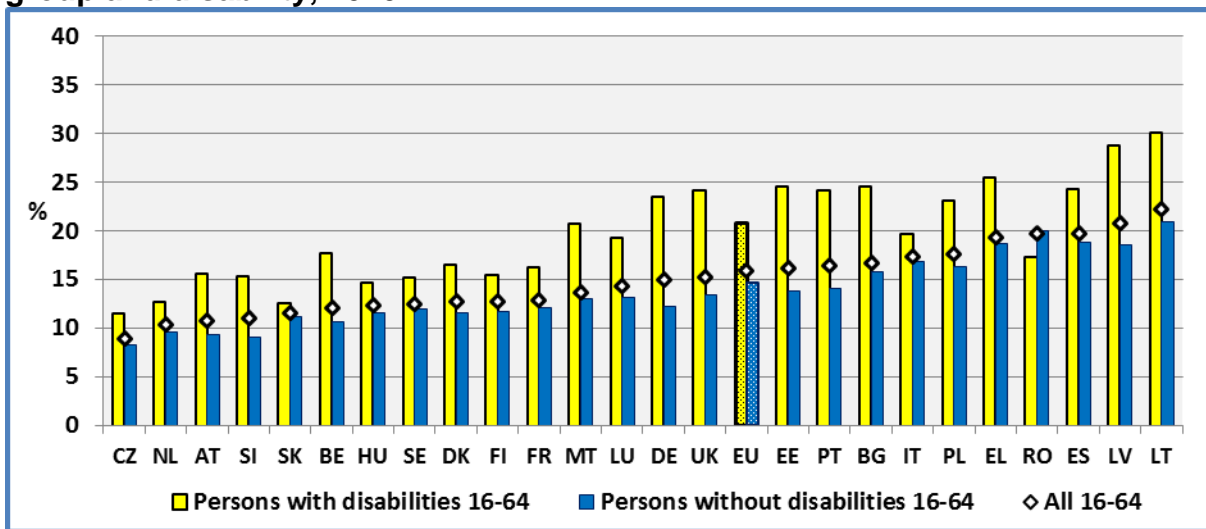
At the EU level, in the age group 16 to 64, about 21% of persons with disabilities are at risk of financial poverty compared to 16% for persons without disabilities. The respective percentages for elderly people aged 65 and over are 17% and 15%.

Pension schemes in the EU decrease the risk of poverty. The percentage of elderly at risk of poverty is less compared to persons aged 16-64. This is notably true for persons with disabilities. However, we have to keep in mind the comments developed above concerning special expenses related to disabilities and differential poverty thresholds for persons with and without disabilities.

There are big differences across Member States.

We have to note that special allowances aiming to ensure autonomy or pay extra medical expenses might artificially reduce the poverty rate among people with disabilities. In fact, these allowances do not constitute a 'disposable' income as they are aimed to meet specific expenses.

**Figure 60: Percent of people at risk of poverty after social transfers by age group and disability, 2010**



Data source: EU-SILC 2010

### 2.7.2.4 Evolution through time

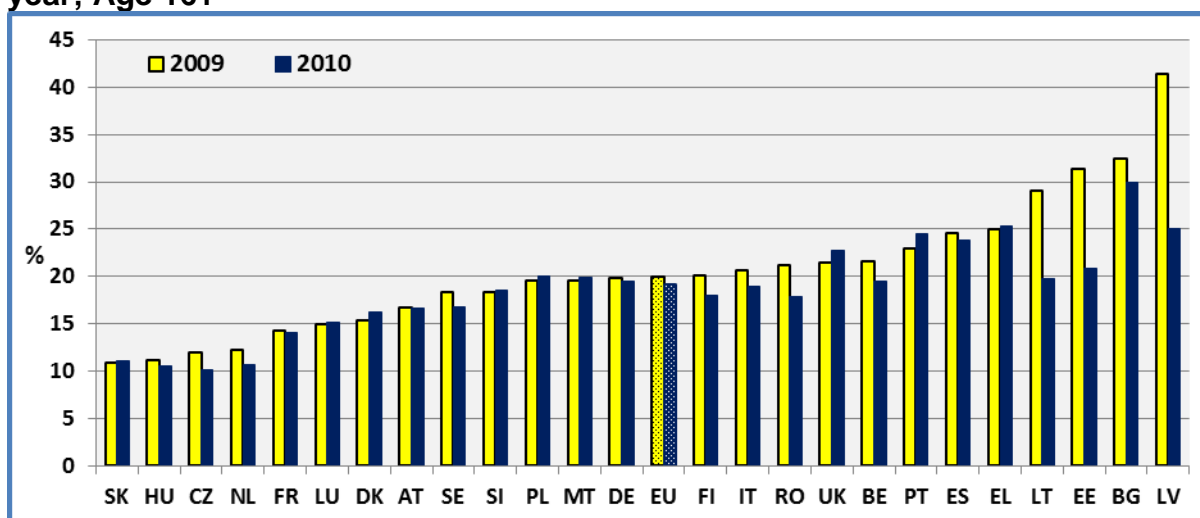
Comparing the situation between 2009 and 2010, we may observe an improvement of the situation of people with disabilities at the EU level of 0,8 percentage points (reduction of poverty). In comparing 2009 and 2010, we have to keep in mind that the question on income refers to the year preceding the time of interview. Consequently, the answers given in 2010 do not reflect fully economic developments occurred in 2010. In other terms, the impact of the financial crisis is not fully integrated into the data of 2010.

When we study the national evolutions between 2009 and 2010, we note that, generally, there is no correlation between changes in the two groups (people with and without disabilities). Similarly, the comparison between 2008 and 2009 was

indicating that an improvement of the situation of non-disabled was not associated with an improvement of the situation of disabled people.

Generally, we consider that social transfers dampen any negative impact of the economic crisis. The welfare state ought to reduce any negative impact at least at the beginning of a recession. This means that indicators based on employment, ought to present bigger fluctuations and precede income fluctuations.

**Figure 61: People with disabilities at risk of poverty after social transfers by year; Age 16+**



Data source: EU-SILC 2009 & EU-SILC 2010

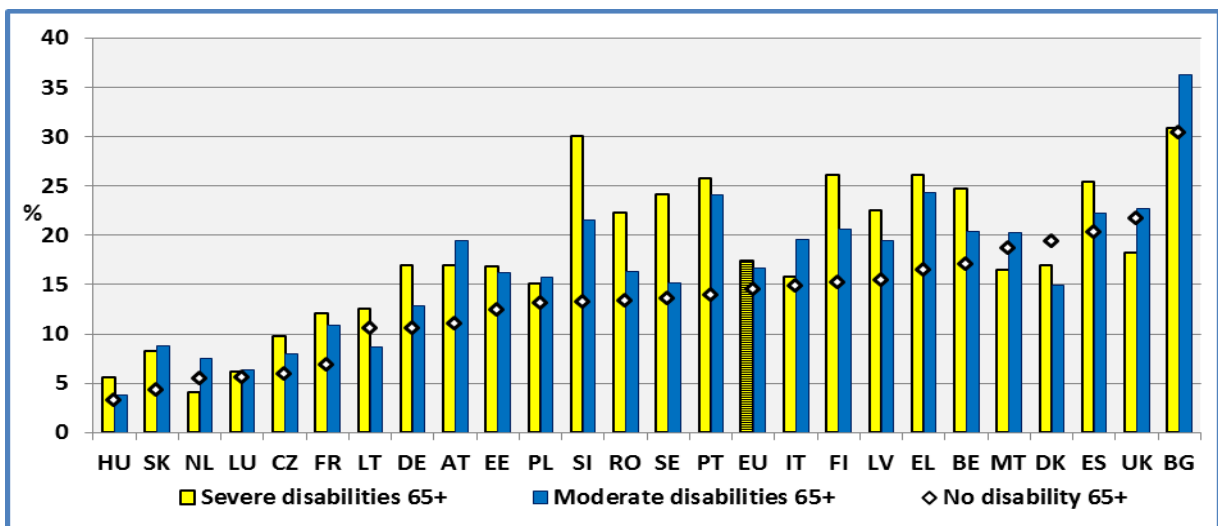
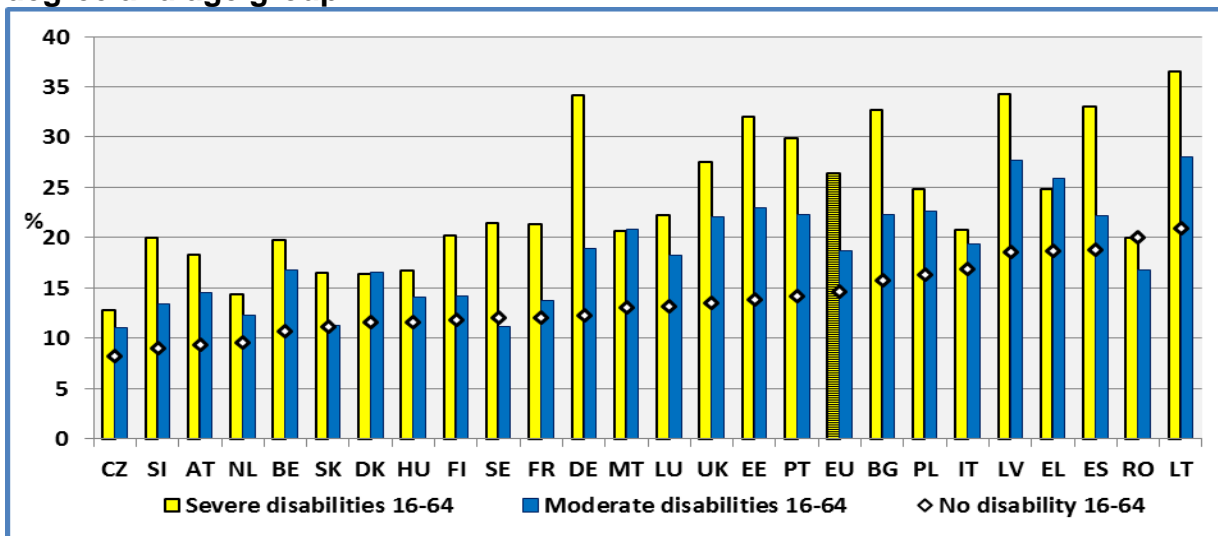
### 2.7.2.5 Degree of disability

At the EU level, in the age group 16 to 64, about 27% of persons with severe disabilities are at risk of financial poverty compared to 19% of persons with moderate disabilities and 15% of persons without disabilities. The respective percentages for elderly people aged 65 and over are 18% (severe), 17% (moderate) and 15% (no disability).

Among elderly, the disparities between severely disabled, moderately disabled and persons without disabilities are smaller compared to people aged 16 to 64. Again, we have to make the same reserves as before.



**Figure 62: People with disabilities at risk of poverty after social transfers by degree and age group**

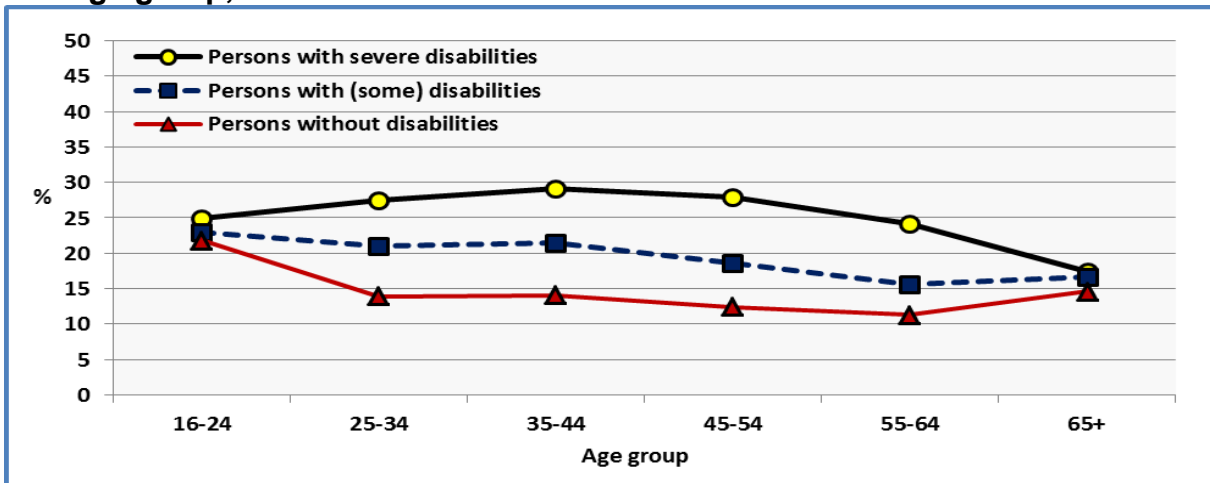


**Data source:** EU-SILC 2010

The analysis by degree of poverty and age reveals that entering into economically active life (notably, employment) reduces the risk of poverty of persons without a disability or with a moderate disability. On the contrary, it has no impact on persons with a severe disability. On the contrary, it deteriorates their situation, probably because their household income is less compared to the household income of their parents.

Overall, pension schemes reduce poverty inequalities.

**Figure 63: People at risk of poverty after social transfers by degree of disability and age group, EU 2010**



Data source: EU-SILC 2010

### 2.7.3 Data

**Table 31: People at risk of poverty by disability status and Member State; Age 16+**

Percent of people living in households with a household equivalised disposable income less than 60% of the median national household equivalised disposable income

	2009				2010			
	Disability			All	Disability			All
	Yes	No	Total		Yes	No	Total	
AT	16,7	9,7	<b>11,7</b>	11,7	16,7	9,6	<b>11,6</b>	11,6
BE	21,6	11,9	<b>14,2</b>	14,2	19,5	11,6	<b>13,5</b>	13,7
BG	32,5	19,1	<b>21,3</b>	21,3	30,0	17,9	<b>19,8</b>	19,8
CY	35,4	13,3	<b>17,2</b>	17,2				(15,8)
CZ	11,9	6,8	<b>8,0</b>	7,8	10,2	8,0	<b>8,5</b>	8,2
DE	19,9	11,9	<b>14,5</b>	14,9	19,5	12,1	<b>14,4</b>	15,1
DK	15,3	13,1	<b>13,6</b>	13,6	16,3	13,0	<b>13,8</b>	13,9
EE	31,4	15,0	<b>19,6</b>	19,6	20,8	13,7	<b>15,9</b>	15,8
EL	25,0	17,8	<b>19,1</b>	19,1	25,3	18,5	<b>19,7</b>	19,7
ES	24,6	17,2	<b>19,0</b>	19,0	23,8	19,0	<b>20,1</b>	20,1
FI	20,1	11,8	<b>14,3</b>	14,2	18,0	12,3	<b>14,0</b>	13,6
FR	14,3	11,0	<b>11,8</b>	11,8	14,1	11,4	<b>12,1</b>	12,1
HU	11,2	10,8	<b>10,9</b>	10,8	10,5	10,9	<b>10,8</b>	10,8
IE	19,8	12,9	<b>14,2</b>	14,2				16,1
IT	20,7	16,0	<b>17,3</b>	17,4	18,9	16,6	<b>17,1</b>	17,1
LT	29,1	17,3	<b>20,0</b>	19,9	19,7	19,9	<b>19,9</b>	19,9
LU	15,0	12,8	<b>13,2</b>	13,2	15,2	12,3	<b>12,8</b>	12,9
LV	41,4	18,8	<b>25,7</b>	25,9	25,1	18,3	<b>20,3</b>	20,4
MT	19,6	13,2	<b>14,0</b>	14,0	19,9	13,8	<b>14,5</b>	14,6
NL	12,2	9,0	<b>9,9</b>	10,0	10,7	9,1	<b>9,5</b>	9,5
PL	19,5	15,5	<b>16,4</b>	16,4	20,0	16,1	<b>17,0</b>	17,0
PT	23,0	14,4	<b>17,2</b>	17,2	24,5	14,1	<b>17,4</b>	17,4
RO	21,2	20,1	<b>20,3</b>	20,3	17,9	19,5	<b>19,1</b>	19,1
SE	18,4	12,5	<b>13,4</b>	13,4	16,8	12,3	<b>13,0</b>	13,0
SI	18,4	8,9	<b>11,3</b>	11,3	18,5	9,5	<b>12,7</b>	12,7
SK	10,9	9,4	<b>9,9</b>	10,0	11,1	10,9	<b>10,9</b>	11,0
UK	21,4	15,4	<b>16,6</b>	16,5	22,7	14,8	<b>16,5</b>	16,5
EU	19,9	14,3	<b>15,7</b>	15,5	19,1	14,7	<b>15,8</b>	15,6

Data source: EU-SILC 2009, EU-SILC 2010 & Eurostat

All: It includes observations for which we do not dispose information on disability status.



**Table 32: People at risk of poverty by gender, year, disability status and Member State**

Percent of people living in households with a household equivalised disposable income less than 60% of the median national household equivalised disposable income

	Age group 16+											
	Women						Men					
	2009			2010			2009			2010		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	Not	Total	Yes	No	Total	Yes	No	Total
AT	18,5	10,9	13,1	18,8	10,7	13,1	14,6	8,6	10,1	14,3	8,5	10,0
BE	21,5	13,1	15,3	18,9	12,5	14,2	21,8	10,7	12,9	20,4	10,8	12,7
BG	37,1	20,6	23,7	33,2	19,2	21,6	25,9	17,5	18,7	25,8	16,6	17,8
CY	40,1	14,8	19,5				29,9	11,9	14,8			
CZ	13,6	8,0	9,4	12,3	9,2	9,9	9,4	5,4	6,2	7,4	6,5	6,7
DE	19,9	13,0	15,3	19,1	13,7	15,5	19,9	10,8	13,6	20,0	10,4	13,3
DK	15,9	13,3	14,0	16,0	13,0	13,8	14,6	12,8	13,2	16,6	13,1	13,9
EE	35,1	16,3	22,1	20,6	14,2	16,3	25,8	13,5	16,6	21,2	13,1	15,3
EL	24,3	18,5	19,7	26,1	19,0	20,5	25,8	17,1	18,5	24,2	17,9	18,9
ES	25,0	18,1	20,0	24,6	19,2	20,6	24,0	16,3	18,0	22,7	18,8	19,6
FI	23,0	12,6	16,0	18,2	13,3	15,0	16,5	10,9	12,5	17,7	11,3	13,0
FR	15,2	11,8	12,7	15,1	12,2	13,0	13,2	10,2	10,9	12,9	10,7	11,2
HU	10,6	10,9	10,8	10,2	11,0	10,8	11,9	10,7	11,0	10,9	10,7	10,8
IE	19,8	13,2	14,6				19,8	12,5	13,8			
IT	22,1	17,5	18,9	20,3	18,0	18,6	18,5	14,7	15,5	16,8	15,2	15,5
LT	30,3	18,7	21,7	18,7	19,6	19,4	26,8	15,6	17,7	21,5	20,2	20,5
LU	17,3	13,5	14,3	15,4	12,7	13,3	12,2	12,0	12,0	15,0	11,8	12,4
LV	43,0	19,5	27,4	26,0	17,7	20,4	39,0	18,0	23,7	23,7	19,0	20,2
MT	17,3	14,2	14,7	18,9	14,8	15,3	22,3	12,1	13,3	21,1	12,8	13,7
NL	12,3	8,6	9,7	10,7	10,5	10,6	12,1	9,4	10,1	10,8	7,6	8,4
PL	19,4	15,7	16,6	20,1	16,2	17,2	19,5	15,2	16,1	19,7	16,0	16,8
PT	22,7	15,5	18,1	24,4	14,9	18,4	23,5	13,5	16,2	24,6	13,4	16,3
RO	23,3	20,6	21,2	19,5	19,4	19,5	18,1	19,6	19,3	15,3	19,6	18,7
SE	21,0	13,5	14,9	17,9	13,6	14,4	14,5	11,6	11,9	15,1	11,1	11,5
SI	20,1	9,6	12,6	20,7	10,6	14,5	16,0	8,1	9,9	15,7	8,4	10,8
SK	12,6	9,8	10,8	11,4	11,1	11,2	8,6	9,0	8,9	10,6	10,6	10,6
UK	21,2	15,9	17,1	22,2	16,2	17,5	21,5	14,8	16,1	23,3	13,4	15,3
EU	20,5	15,1	16,7	19,6	15,6	16,7	19,1	13,5	14,8	18,6	13,7	14,8

Data source: EU-SILC 2009 & EU-SILC 2010

**Table 33: People at risk of poverty by age, year, disability status and Member State**

Percent of people living in households with a household equivalised disposable income less than 60% of the median national household equivalised disposable income

	Men + Women											
	Age group 16-64						Age group 65+					
	2009			2010			2009			2010		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
AT	16,5	9,3	10,8	15,6	9,4	10,7	17,1	12,6	15,1	18,4	11,1	15,2
BE	19,5	10,8	12,3	17,8	10,8	12,0	25,1	18,8	21,6	22,0	17,2	19,5
BG	24,2	15,9	16,7	24,6	15,8	16,6	40,2	38,4	39,2	34,8	30,4	32,2
CY	19,0	10,6	11,6				57,4	40,2	48,6			
CZ	13,4	7,0	8,1	11,5	8,3	8,8	9,7	5,8	7,7	8,6	6,0	7,2
DE	22,8	11,8	14,5	23,5	12,3	14,9	16,0	12,3	14,5	14,3	10,7	12,8
DK	14,5	11,5	12,2	16,5	11,6	12,7	*17,5	*20,3	19,3	15,5	19,5	18,2
EE	25,8	13,8	16,0	24,6	13,8	16,0	37,5	26,7	34,0	16,4	12,5	15,1
EL	28,0	17,7	18,4	25,5	18,7	19,3	23,6	18,4	21,5	25,2	16,6	21,4
ES	22,6	16,4	17,5	24,4	18,9	19,7	27,2	23,2	25,4	23,2	20,4	21,9
FI	16,7	10,8	12,3	15,5	11,8	12,7	26,3	17,8	22,4	22,5	15,3	19,1
FR	15,3	11,5	12,1	16,2	12,1	12,8	13,2	7,5	10,6	11,4	7,0	9,4
HU	15,3	11,5	12,3	14,8	11,6	12,3	5,2	3,7	4,6	4,5	3,4	4,1
IE	20,6	12,7	13,9				18,2	14,6	16,2			
IT	19,4	16,1	16,6	19,7	16,9	17,2	21,7	15,6	19,4	18,3	14,9	16,6
LT	29,6	16,9	18,7	30,2	20,9	22,1	28,6	20,5	25,3	10,1	10,6	10,3
LU	18,8	13,8	14,6	19,4	13,2	14,2	7,5	5,0	6,1	6,3	5,7	5,9
LV	33,1	17,0	20,5	28,8	18,6	20,7	52,8	36,8	47,5	20,4	15,5	18,8
MT	21,6	12,3	13,0	20,8	13,1	13,6	17,6	19,9	19,0	19,0	18,7	18,8
NL	14,9	9,0	10,4	12,7	9,6	10,3	*6,4	8,8	7,7	6,7	5,5	6,1
PL	22,4	15,6	16,7	23,2	16,4	17,5	15,4	13,9	14,8	15,5	13,2	14,5
PT	23,2	14,4	16,4	24,2	14,2	16,4	22,8	14,6	20,1	24,7	14,0	21,1
RO	20,1	20,2	20,2	17,4	20,1	19,6	22,4	19,3	21,0	18,4	13,5	16,8
SE	15,9	11,8	12,3	15,2	12,0	12,4	22,6	15,8	17,7	19,4	13,6	15,1
SI	14,9	7,8	9,3	15,4	9,1	10,9	25,3	15,7	20,2	25,1	13,3	20,6
SK	10,5	9,5	9,8	12,6	11,2	11,5	11,7	6,9	10,7	8,5	4,3	7,7
UK	22,5	13,8	15,1	24,2	13,5	15,2	19,7	24,2	22,4	20,5	21,8	21,3
EU	20,5	14,0	15,2	20,9	14,7	15,8	19,2	16,5	18,0	17,0	14,6	15,9

Data source: EU-SILC 2009 & EU-SILC 2010

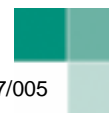
\*: The confidence for 65+ intervals are: 2009, DK: 14-21 (with a disability) and 17-23 (without disability); 2009, NL: 4-9 (with a disability) and 6-11 (without disability)

**Table 34: Percent of persons at risk of poverty by degree of disability. Age: 16+, 2010**

	By degree					Recipients of disability benefits	
	Disability					Yes	No
	Severe	Moderate	No	Total	All		
<b>AT</b>	17,6	16,3	9,6	<b>11,6</b>	11,6	19,2	11,4
<b>BE</b>	22,0	18,2	11,6	<b>13,5</b>	13,7	17,6	13,5
<b>BG</b>	31,6	29,5	17,9	<b>19,8</b>	19,8	17,0	20,0
<b>CY</b>					15,8		
<b>CZ</b>	11,3	9,8	8,0	<b>8,5</b>	8,2	10,2	8,0
<b>DE</b>	26,2	16,3	12,1	<b>14,4</b>	15,1	32,7	14,6
<b>DK</b>	16,6	16,2	13,0	<b>13,8</b>	13,9	5,3	14,7
<b>EE</b>	22,6	20,2	13,7	<b>15,9</b>	15,8	32,9	14,5
<b>EL</b>	25,7	24,9	18,5	<b>19,7</b>	19,7	18,0	19,8
<b>ES</b>	28,8	22,2	19,0	<b>20,1</b>	20,1	25,5	20,0
<b>FI</b>	22,9	16,2	12,3	<b>14,0</b>	13,6	17,9	13,2
<b>FR</b>	16,6	12,6	11,4	<b>12,1</b>	12,1	16,0	12,0
<b>HU</b>	11,3	10,1	10,9	<b>10,8</b>	10,8	17,3	10,3
<b>IE</b>					16,1		
<b>IT</b>	17,4	19,5	16,6	<b>17,1</b>	17,1	20,6	17,0
<b>LT</b>	21,9	18,8	19,9	<b>19,9</b>	19,9	20,5	19,8
<b>LU</b>	16,4	14,7	12,3	<b>12,8</b>	12,9	25,3	12,5
<b>LV</b>	27,4	24,4	18,3	<b>20,3</b>	20,4	26,0	20,0
<b>MT</b>	18,1	20,6	13,8	<b>14,5</b>	14,6	15,6	14,6
<b>NL</b>	10,6	10,8	9,1	<b>9,5</b>	9,5	8,9	9,5
<b>PL</b>	19,7	20,1	16,1	<b>17,0</b>	17,0	25,7	16,5
<b>PT</b>	27,7	23,1	14,1	<b>17,4</b>	17,4	25,5	17,1
<b>RO</b>	21,4	16,6	19,5	<b>19,1</b>	19,1	12,8	19,4
<b>SE</b>	22,6	12,6	12,3	<b>13,0</b>	13,0	15,8	12,8
<b>SI</b>	23,9	15,7	9,5	<b>12,7</b>	12,7	17,3	12,3
<b>SK</b>	12,3	10,5	10,9	<b>10,9</b>	11,0	14,6	10,7
<b>UK</b>	23,3	22,3	14,8	<b>16,5</b>	16,5	21,2	16,3
<b>EU</b>	21,8	17,9	14,7	<b>15,8</b>	15,6	20,3	15,4

**Data source:** EU-SILC 2010

**All:** It includes observations for which we do not dispose information on disability status.

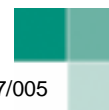


**Table 35: Percent of persons at risk of poverty by age group and degree of disability. 2010**

	Age 16-64				Age 65+			
	Severe	Moderate	No	Total	Severe	Moderate	No	Total
AT	18,3	14,5	9,4	10,7	17,0	19,5	11,1	15,2
BE	19,8	16,8	10,8	12,0	24,7	20,4	17,2	19,5
BG	32,7	22,3	15,8	16,6	30,9	36,3	30,4	32,2
CY								
CZ	12,8	11,1	8,3	8,8	9,8	8,0	6,0	7,2
DE	34,1	18,9	12,3	14,9	17,0	12,8	10,7	12,8
DK	16,4	16,6	11,6	12,7	17,0	14,9	19,5	18,2
EE	32,1	22,9	13,8	16,0	16,8	16,2	12,5	15,1
EL	24,8	25,9	18,7	19,3	26,1	24,3	16,6	21,4
ES	33,0	22,2	18,9	19,7	25,5	22,2	20,4	21,9
FI	20,2	14,2	11,8	12,7	26,1	20,7	15,3	19,1
FR	21,4	13,7	12,1	12,8	12,1	10,8	7,0	9,4
HU	16,8	14,0	11,6	12,3	5,7	3,8	3,4	4,1
IE								
IT	20,8	19,4	16,9	17,2	15,9	19,6	14,9	16,6
LT	36,5	28,1	20,9	22,1	12,5	8,7	10,6	10,3
LU	22,2	18,3	13,2	14,2	6,2	6,3	5,7	5,9
LV	34,2	27,6	18,6	20,7	22,5	19,5	15,5	18,8
MT	20,6	20,9	13,1	13,6	16,5	20,3	18,7	18,8
NL	14,3	12,3	9,6	10,3	4,1	7,5	5,5	6,1
PL	24,8	22,6	16,4	17,5	15,1	15,7	13,2	14,5
PT	29,8	22,3	14,2	16,4	25,8	24,1	14,0	21,1
RO	20,0	16,7	20,1	19,6	22,3	16,3	13,5	16,8
SE	21,5	11,2	12,0	12,4	24,1	15,2	13,6	15,1
SI	20,0	13,4	9,1	10,9	30,0	21,6	13,3	20,6
SK	16,5	11,3	11,2	11,5	8,2	8,8	4,3	7,7
UK	27,5	22,0	13,5	15,2	18,2	22,7	21,8	21,3
EU	26,5	18,7	14,7	15,8	17,5	16,7	14,6	15,9

**Data source:** EU-SILC 2010

**All:** It includes observations for which we do not dispose information on disability status.



**Table 36: Percent of persons at risk of poverty by age group and degree of disability. EU 2010**

	Persons with severe disabilities	Persons with (some) disabilities	Persons without disabilities	Total
16-24	25,0	23,0	21,8	<b>21,9</b>
25-34	27,4	21,1	14,0	<b>14,7</b>
35-44	29,1	21,5	14,1	<b>15,4</b>
45-54	27,9	18,7	12,4	<b>14,4</b>
55-64	24,2	15,6	11,3	<b>13,6</b>
65+	17,5	16,7	14,6	<b>15,9</b>
<b>Total</b>	<b>21,8</b>	<b>17,9</b>	<b>14,7</b>	<b>15,8</b>

Data source: EU-SILC 2010

#### 2.7.4 Data source

1. EU-SILC UDB 2009 – version 3 of March 2011
2. EU-SILC UDB 2010 – version 1 of March 2012
3. Eurostat for Cyprus and Ireland in 2010

[http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators)

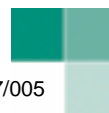
#### 2.7.5 Methodology

We use the poverty indicator (HX080) constructed in the framework of the EU-SILC UDB database. A household is at risk of poverty (HX080=1) if equivalised household disposable income (HX090) is lower than 60% of the median national household equivalised disposable income. The indicator refers to the household.

The EU-SILC personal file provides information on disability while the EU-SILC household file provides the poverty indicator. By combining both files, we estimate the percentage of persons (disabled and non-disabled) who live in households with a household equivalised disposable income lower than 60% of the median national household equivalised disposable income.

The EU-SILC UDB database<sup>17</sup> computes first gross household income. This includes all sources of revenue (work, allowances, benefits, rents, profits, etc.) for a given household. Then it subtracts regular taxes on wealth and tax on income and social insurance contributions in order to arrive at the total disposable household income. Then it takes into account the household size in order to arrive at the equivalised disposable income. Then it calculates median national household equivalised

<sup>17</sup> For a full description see: EUROPEAN COMMISSION – EUROSTAT: Directorate F: Social Statistics and Information Society Unit F-3: Living conditions and social protection statistics; “EU-SILC 065 (2008 operation), DESCRIPTION OF TARGET VARIABLES: Cross-sectional and Longitudinal”; 2008 operation (Version January 2010).



disposable income. A household is below poverty if his household equivalised disposable income is less than 60% of the median national household equivalised disposable income.

The EU-SILC survey provides also information on disability. Consequently, we may estimate the percentage of disabled persons who live in poor households

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040).

We have used the age at the end of the income reference period (px020).

### **2.7.6 Notes**

The poverty rate of disabled aged 65 or more seems smaller compared to non-disabled aged 65 or more in certain Member States. As noted above, special allowances might reduce artificially poverty rates among elderly disabled people.

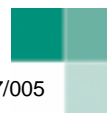
## **2.8 Severely materially deprived people**

### **2.8.1 Relevance to EU policy / Strategy**

At the European Council held on 17 June 2010, the Member states' Heads of State and Government endorsed a new EU strategy for jobs and smart, sustainable and inclusive growth, known as the Europe 2020 strategy. The strategy will help Europe to recover from the crisis and come out stronger, both internally and at the international level, by boosting competitiveness, productivity, growth potential, social cohesion and economic convergence.

Article 28 of the UN Convention treats "Adequate standard of living and social protection". It recognizes the "the right of persons with disabilities to an adequate standard of living for themselves and their families, including adequate food, clothing and housing, and to the continuous improvement of living conditions, and shall take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability".

"Severely materially deprived persons" is an indicator of social exclusion which expresses the person's inability to afford for certain goods or services which are considered as of common use. This indicator complements the income-related measures of poverty in order to have wider understanding of the various facets of social exclusion. The collection "material deprivation" covers indicators relating to economic strain, durables, housing and environment of the dwelling



It is a component of the Europe 2020 headline indicator "population at risk of poverty or social exclusion" which is attached to the EU-wide agreed objectives to reduce by at least 20 million the number of Europeans exposed to poverty and social exclusion by 2020.

The indicator concerning severely materially deprived persons presents the share of population with an enforced lack of at least four out of nine material deprivation items in the 'economic strain and durables' dimension.

## **2.8.2 Headline findings**

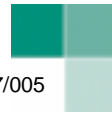
### **2.8.2.1 General comments**

Deprivation here refers to an enforced lack and not to a deliberate choice. For example, if a household cannot afford a colour TV, then it is counted among deprived persons. However, if it is a deliberate choice, then there is no deprivation.

In 2010, about 11,2% (10,8% in 2009) of people with disabilities are severely materially deprived compared to 7,0% (7,1% in 2009) of people without disabilities.

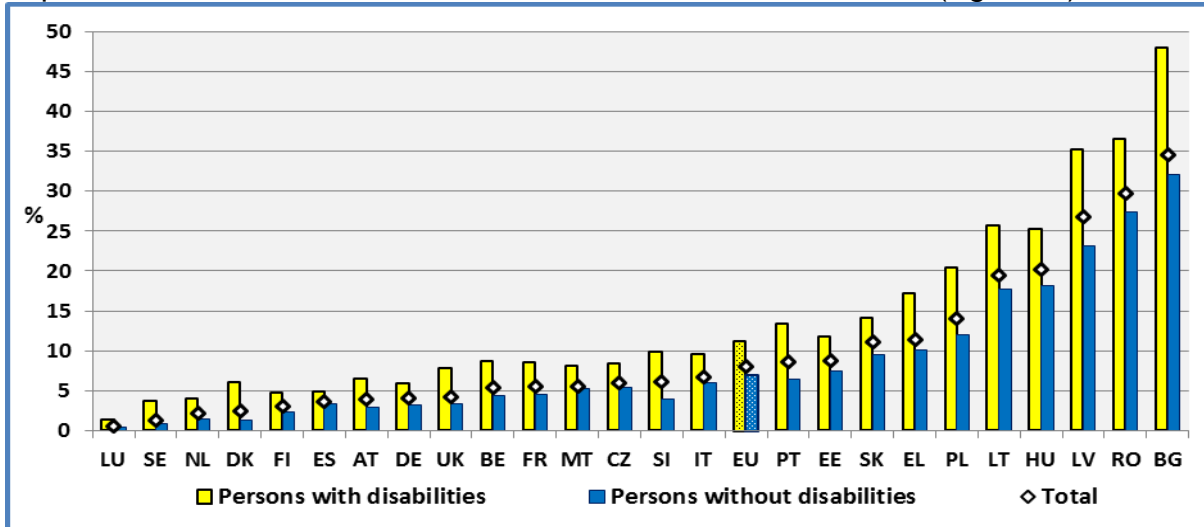
For comparison, if we define the criterion to be lack for 'at least 3 dimensions', then the percentage of people with disabilities increases from 10,8% to 22,5%, at the EU level, in 2009. The cut point has a big importance for the number of materially deprived people.

There is a wide diversity of situations in the Member States. The share of severely materially deprived persons is less than 1% in Luxembourg but reaches 35% in Bulgaria. Concerning people with disabilities, the percentage of severely materially deprived persons ranges from 1,5% in Luxembourg to 48% in Bulgaria.



**Figure 64: Percent of severely materially deprived persons by disability status and Member State, 2010**

Percent of population with an enforced lack of at least four out of nine material deprivation items in the 'economic strain and durables' dimension (Age 16+)

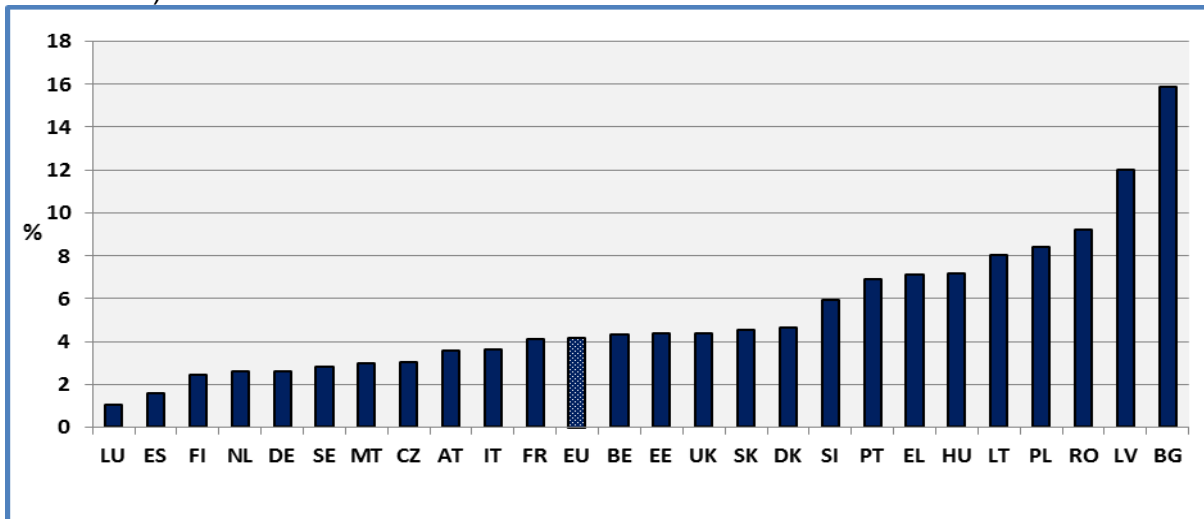


Data source: EU-SILC 2010

The range of variation is much bigger compared to other poverty indicators. In fact, the characteristic of a group of persons in one country is not compared to a national average or indicator. Here, the reference is the same for all Member States: deprivation in at least four items.

**Figure 65: Disadvantage of persons with disabilities concerning severe material deprivation, 2010, 16+**

Disadvantage = (Percent of persons with disabilities) – (Percent of persons without disabilities)



Data source: EU-SILC 2010



### 2.8.2.2 Gender

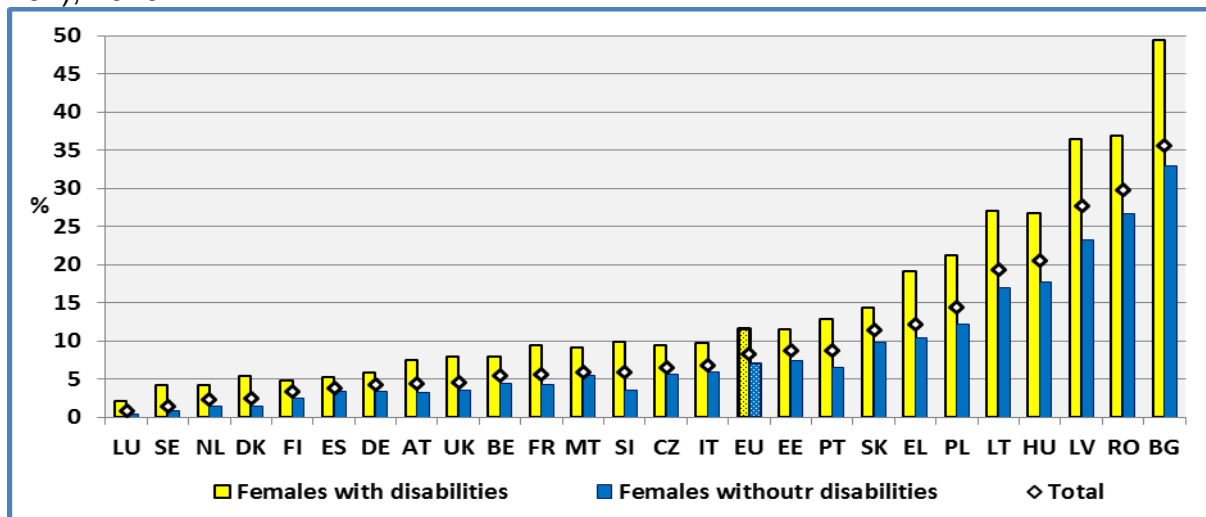
In the EU, 11,7% of women with disabilities are severely materially deprived compared to 7% of women without disabilities. The respective percentages for men are 10,5% and 6,9%.

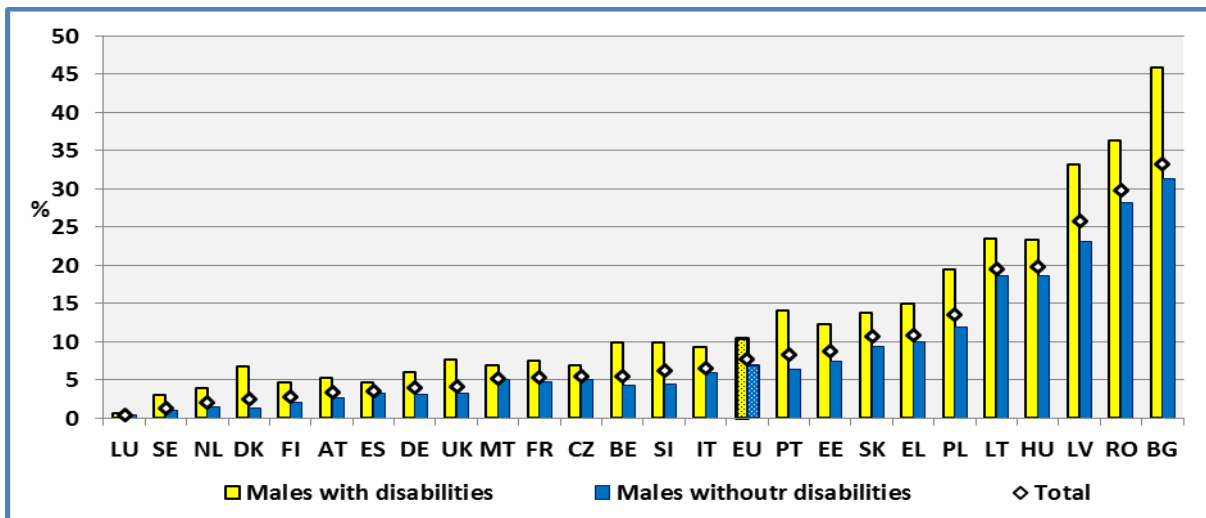
There is a small difference of 1,2 percentage points between women and men with disabilities at the EU level. However, the method used for the construction of the indicator might underestimate gender issues.

The difference between women with and without disability ranges from 1,7 percentage points in Luxembourg to 16,6 in Bulgaria. For men, these percentages range from 0,3 percentage point in Luxembourg to 14,6 in Bulgaria.

#### Figure 66: Percent of severely materially deprived persons by gender, disability status and Member State

Percent of population with an enforced lack of at least four out of nine items (Age 16+), 2010





Data source: EU-SILC 2010

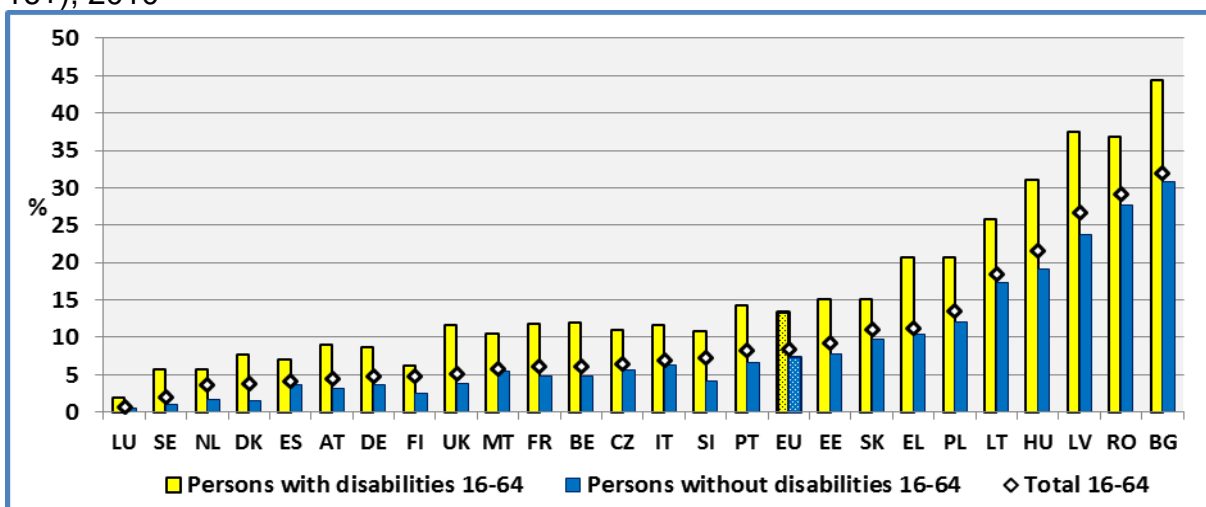
### 2.8.2.3 Age

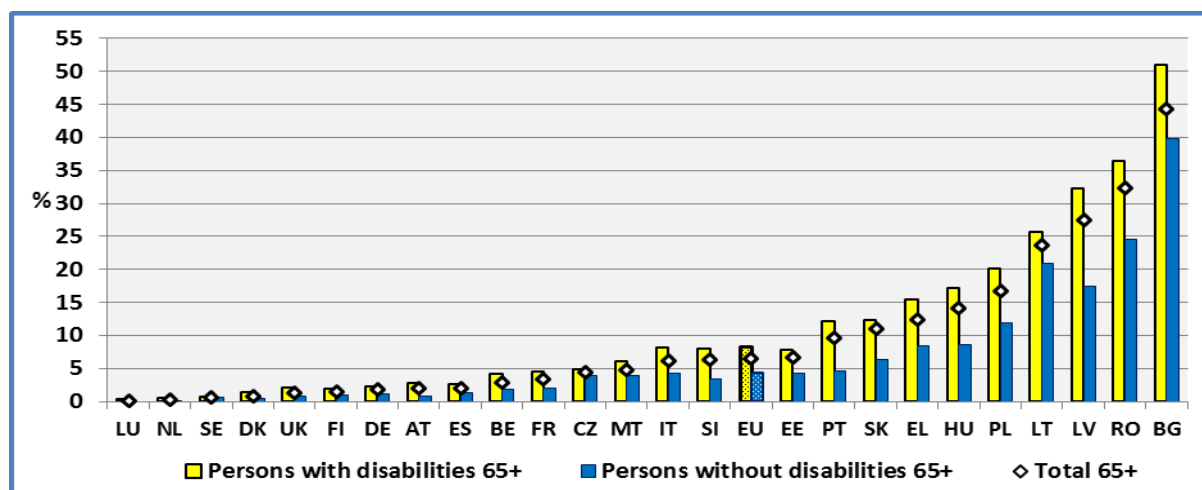
At the EU level and for the age group 16 to 64, 13,5% of persons with disabilities are severely materially deprived compared to 7,4% of persons without disability. The respective percentages for persons aged 65 and over are 8,4% and 4,3%.

Age decrease the percentage of material deprivation. Severe material deprivation seems to be less among elderly people (aged 65 and over) compared to younger persons (aged 16-64). However, elderly people might have lower expectations than persons aged 16-64 and underestimate certain situations.

**Figure 67: Percent of severely materially deprived persons by age, disability status and Member State**

Percent of population with an enforced lack of at least four out of nine items (Age 16+), 2010





Data source: EU-SILC 2010

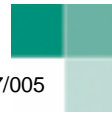
### 2.8.2.4 Evolution through time

From 2009 to 2010, there is no change for the total population at the EU level. However, we may observe a very small increase of materially deprived persons with disabilities at the EU level. In fact, at the EU level, in 2012, 10,8% of persons with disabilities were in severe material deprivation. This rate was 10,8% in 2009.

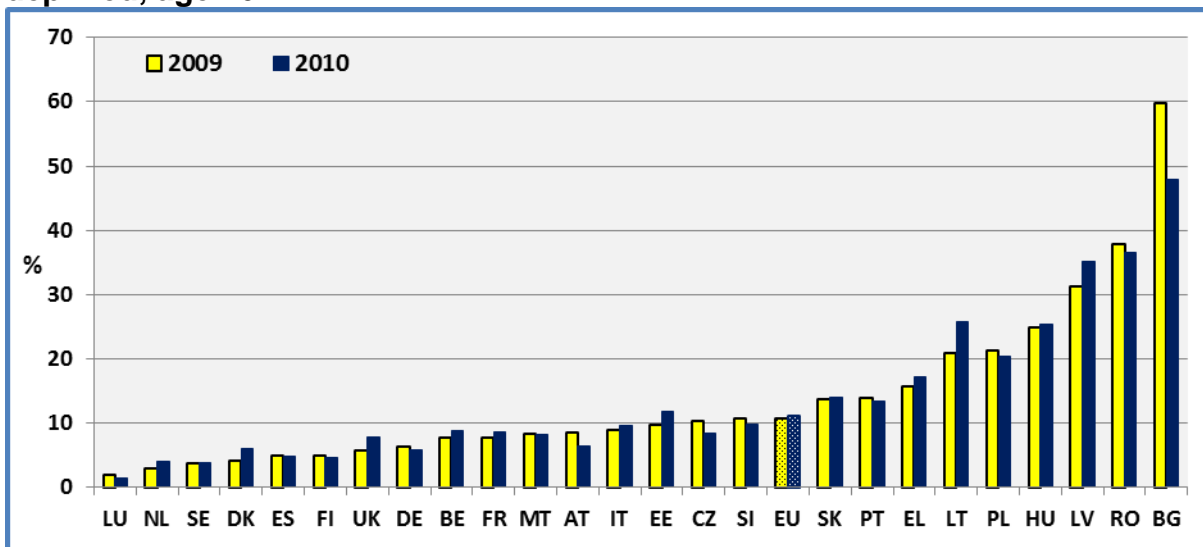
Overall, the evolution between 2009 and 2010 reveals marginal changes in most countries. At the EU level, we observe a marginal deterioration of 0,4 percentage points. This increase although small can be found in 14 Member States.

The situation was different in 2009 in comparison to 2008. In fact, there was a slight improvement between 2008 and 2009 at the EU level for all groups and in the majority of Member States.

Disability does not have the same importance for the nine deprivation items. It increases only marginally (although statistically significantly) the probability to be deprived in materials like a colour TV, a telephone or a washing machine. On the other hand, being disabled increases significantly the probability to be unable to pay one week holidays in comparison to people without a disability. This last item might involve not only financial considerations but also mobility and accessibility issues.



**Figure 68: Percent of persons with disabilities which are severely materially deprived, age 16+**



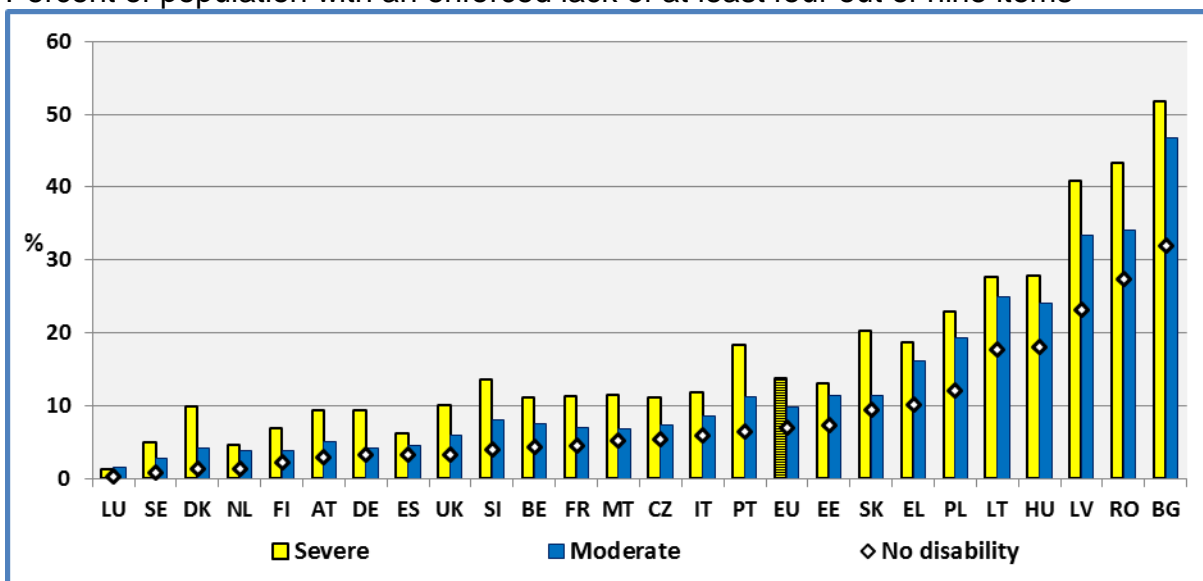
Data source: EU-SILC 2010

### 2.8.2.5 Degree of disability

The degree of disability increases significantly the percentage of persons in severe material deprivation. About 14% of persons with a severe disability face severe material deprivation. This percentage is 10% and 7% respectively for persons with a moderate disability and persons without disabilities. However, the difference between the three groups is relatively smaller compared to other poverty indicators.

**Figure 69: Percent of severely materially deprived persons by degree of disability, 2010**

Percent of population with an enforced lack of at least four out of nine items

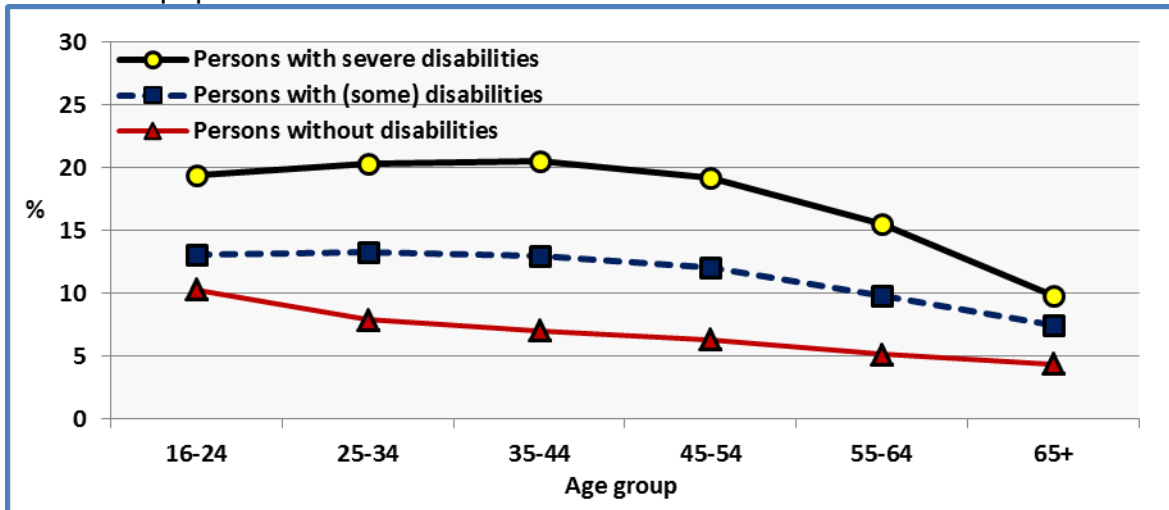


Data source: EU-SILC 2010

From a life cycle perspective, disabled persons experience a higher percentage of severe material deprivation compared to non-disabled, at all ages. But during the economically active period, people without disabilities experience a bigger decrease of material poverty compared to people with disabilities. This reveals the importance of employment.

**Figure 70: Percent of severely materially deprived persons by degree of disability and age, EU 2010**

Percent of population with an enforced lack of at least four out of nine items



Data source: EU-SILC 2010

## 2.8.3 Data

**Table 37: Percent of severely materially deprived persons by disability status and Member State**

Percent of population with an enforced lack of at least four out of nine material deprivation items in the 'economic strain and durables' dimension, age 16 +

	2009				2010			
	Disability			All	Disability			All
	Yes	No	Total		Yes	No	Total	
AT	8,5	3,1	4,6	4,6	6,5	2,9	3,9	4,0
BE	7,7	4,1	4,9	4,9	8,8	4,4	5,4	5,5
BG	59,7	37,9	41,6	41,6	47,9	32,1	34,5	34,5
CY	14,4	6,7	8,1	8,1				9,8
CZ	10,3	4,8	6,1	5,9	8,4	5,4	6,1	5,8
DE	6,4	3,8	4,6	4,9	5,9	3,3	4,1	4,4
DK	4,1	1,8	2,4	2,4	6,0	1,4	2,5	2,5
EE	9,7	4,7	6,1	6,1	11,8	7,4	8,8	8,7
EL	15,7	9,7	10,8	10,8	17,3	10,2	11,5	11,5
ES	4,9	2,7	3,2	3,3	4,9	3,4	3,7	3,7
FI	5,0	2,0	2,9	2,9	4,7	2,3	3,0	3,0
FR	7,8	4,6	5,4	5,4	8,6	4,5	5,5	5,5
HU	24,9	17,6	19,7	19,8	25,3	18,1	20,2	20,2
IE	17,5	7,7	9,6	9,6				(7,5)
IT	8,9	6,0	6,7	6,8	9,6	6,0	6,7	6,7
LT	21,0	13,2	14,9	15,1	25,7	17,7	19,4	19,5
LU	1,9	0,9	1,1	1,1	1,5	0,4	0,6	0,6
LV	31,3	16,9	21,3	21,4	35,2	23,2	26,8	26,8
MT	8,4	3,9	4,4	4,4	8,2	5,2	5,6	5,6
NL	3,0	0,8	1,4	1,5	4,0	1,5	2,2	2,3
PL	21,4	13,2	15,1	15,1	20,5	12,1	14,1	14,1
PT	13,9	6,4	8,8	8,8	13,4	6,4	8,6	8,6
RO	37,9	29,0	30,9	30,9	36,6	27,4	29,8	29,8
SE	3,7	1,1	1,5	1,5	3,8	0,9	1,4	1,4
SI	10,7	4,7	6,2	6,2	9,9	4,0	6,1	6,1
SK	13,8	9,2	10,8	10,9	14,1	9,6	11,1	11,2
UK	5,8	2,4	3,1	3,1	7,8	3,4	4,3	4,3
EU	10,8	7,1	8,0	7,8	11,2	7,0	8,0	7,8

**Data source:** EU-SILC 2009, EU-SILC 2010 & Eurostat

**All:** It includes observations for which we do not dispose information on disability status.

**Table 38: Percent of severely materially deprived persons by gender, disability status and Member State**

Percent of population with an enforced lack of at least four out of nine material deprivation items in the 'economic strain and durables' dimension (age 16 +)

	2009						2010					
	Females			Males			Females			Males		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
<b>AT</b>	9,0	3,2	<b>4,9</b>	8,0	2,9	<b>4,2</b>	7,5	3,2	<b>4,5</b>	5,2	2,7	<b>3,4</b>
<b>BE</b>	7,6	4,4	<b>5,2</b>	7,8	3,8	<b>4,6</b>	8,0	4,5	<b>5,4</b>	9,9	4,4	<b>5,5</b>
<b>BG</b>	61,9	39,5	<b>43,7</b>	56,6	36,3	<b>39,2</b>	49,5	32,9	<b>35,7</b>	45,8	31,2	<b>33,2</b>
<b>CY</b>	15,3	6,6	<b>8,3</b>	13,2	6,8	<b>7,8</b>						
<b>CZ</b>	10,9	5,3	<b>6,7</b>	9,3	4,3	<b>5,4</b>	9,5	5,7	<b>6,6</b>	7,0	5,0	<b>5,4</b>
<b>DE</b>	6,4	4,1	<b>4,9</b>	6,5	3,4	<b>4,3</b>	5,8	3,5	<b>4,2</b>	5,9	3,1	<b>3,9</b>
<b>DK</b>	4,1	2,0	<b>2,6</b>	4,2	1,5	<b>2,1</b>	5,4	1,5	<b>2,5</b>	6,8	1,3	<b>2,5</b>
<b>EE</b>	9,6	4,6	<b>6,2</b>	9,9	4,7	<b>6,0</b>	11,5	7,5	<b>8,8</b>	12,2	7,4	<b>8,7</b>
<b>EL</b>	16,9	10,2	<b>11,6</b>	14,0	9,1	<b>9,9</b>	19,1	10,4	<b>12,2</b>	15,0	10,0	<b>10,8</b>
<b>ES</b>	4,8	2,7	<b>3,3</b>	5,1	2,7	<b>3,2</b>	5,2	3,4	<b>3,9</b>	4,6	3,3	<b>3,6</b>
<b>FI</b>	5,4	2,3	<b>3,4</b>	4,4	1,7	<b>2,5</b>	4,8	2,6	<b>3,3</b>	4,7	2,0	<b>2,7</b>
<b>FR</b>	8,4	5,0	<b>5,9</b>	6,9	4,2	<b>4,8</b>	9,4	4,3	<b>5,7</b>	7,5	4,7	<b>5,3</b>
<b>HU</b>	24,7	17,8	<b>20,0</b>	25,2	17,3	<b>19,3</b>	26,7	17,7	<b>20,5</b>	23,3	18,6	<b>19,8</b>
<b>IE</b>	16,3	8,5	<b>10,1</b>	18,9	7,0	<b>9,2</b>						
<b>IT</b>	8,9	6,1	<b>7,0</b>	8,9	5,8	<b>6,5</b>	9,8	6,0	<b>6,9</b>	9,3	6,0	<b>6,5</b>
<b>LT</b>	21,0	13,7	<b>15,6</b>	21,0	12,5	<b>14,1</b>	27,1	16,9	<b>19,4</b>	23,4	18,6	<b>19,5</b>
<b>LU</b>	2,8	0,9	<b>1,3</b>	0,8	1,0	<b>1,0</b>	2,1	0,4	<b>0,8</b>	0,7	0,4	<b>0,5</b>
<b>LV</b>	31,8	17,5	<b>22,3</b>	30,5	16,3	<b>20,1</b>	36,4	23,3	<b>27,7</b>	33,2	23,1	<b>25,7</b>
<b>MT</b>	9,7	4,2	<b>4,9</b>	6,8	3,6	<b>3,9</b>	9,2	5,4	<b>5,9</b>	7,0	5,0	<b>5,2</b>
<b>NL</b>	3,1	0,9	<b>1,6</b>	2,7	0,8	<b>1,2</b>	4,1	1,5	<b>2,3</b>	3,9	1,4	<b>2,0</b>
<b>PL</b>	22,1	13,5	<b>15,7</b>	20,4	12,8	<b>14,4</b>	21,2	12,2	<b>14,5</b>	19,4	11,9	<b>13,6</b>
<b>PT</b>	14,0	6,3	<b>9,1</b>	13,8	6,4	<b>8,4</b>	12,9	6,5	<b>8,8</b>	14,1	6,4	<b>8,4</b>
<b>RO</b>	38,8	28,5	<b>31,0</b>	36,6	29,5	<b>30,7</b>	36,9	26,7	<b>29,8</b>	36,2	28,1	<b>29,8</b>
<b>SE</b>	3,7	1,1	<b>1,6</b>	3,8	1,2	<b>1,5</b>	4,2	0,8	<b>1,4</b>	3,0	1,0	<b>1,3</b>
<b>SI</b>	11,8	4,5	<b>6,6</b>	9,3	4,8	<b>5,9</b>	9,9	3,6	<b>6,0</b>	9,9	4,5	<b>6,3</b>
<b>SK</b>	14,5	9,1	<b>11,1</b>	12,9	9,3	<b>10,3</b>	14,3	9,8	<b>11,5</b>	13,8	9,4	<b>10,7</b>
<b>UK</b>	5,3	2,3	<b>2,9</b>	6,3	2,5	<b>3,2</b>	7,9	3,6	<b>4,5</b>	7,6	3,2	<b>4,1</b>
<b>EU</b>	11,1	7,3	<b>8,4</b>	10,4	6,8	<b>7,7</b>	11,7	7,0	<b>8,3</b>	10,5	6,9	<b>7,7</b>

Data source: EU-SILC 2009 &amp; EU-SILC 2010

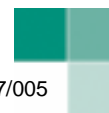
**Table 39: Percent of severely materially deprived persons by age, disability status and Member State**

Percent of population with an enforced lack of at least four out of nine material deprivation items in the 'economic strain and durables' dimension

	Men + Women											
	2009						2010					
	Age 16-64			Age 65+			Age 16-64			Age 65+		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
AT	11,8	3,3	5,0	3,8	1,7	2,9	8,9	3,2	4,4	2,9	0,9	2,0
BE	9,7	4,5	5,4	4,6	1,8	3,1	11,9	4,9	6,1	4,1	1,8	2,9
BG	54,3	35,4	37,3	64,7	53,0	57,9	44,5	30,8	32,0	51,0	39,8	44,2
CY	16,6	6,8	7,9	11,3	6,4	8,8						
CZ	11,8	5,0	6,2	8,1	3,5	5,8	11,1	5,6	6,5	4,9	4,0	4,4
DE	9,1	4,1	5,3	2,8	1,8	2,4	8,6	3,6	4,8	2,2	1,2	1,8
DK	5,3	2,0	2,7	1,0	0,8	0,8	7,6	1,6	3,9	1,5	0,4	0,7
EE	12,2	4,8	6,2	7,0	2,8	5,6	15,2	7,8	9,3	7,8	4,3	6,6
EL	20,5	9,6	10,4	13,6	9,9	12,1	20,7	10,4	11,2	15,5	8,5	12,4
ES	6,6	2,9	3,6	2,8	1,0	2,0	7,0	3,6	4,1	2,6	1,4	2,0
FI	6,2	2,2	3,1	2,8	1,4	2,1	6,3	2,5	4,8	1,9	1,0	1,5
FR	10,8	4,9	5,9	4,3	2,0	3,2	11,7	4,9	6,1	4,6	2,0	3,4
HU	30,3	18,3	20,8	17,2	10,5	14,8	31,1	19,1	21,5	17,2	8,6	14,1
IE	20,4	8,1	10,0	11,5	4,6	7,6						
IT	10,9	6,4	7,1	7,3	3,0	5,7	11,6	6,3	6,9	8,1	4,2	6,2
LT	22,4	12,8	14,1	19,6	16,8	18,5	25,8	17,3	18,4	25,7	21,0	23,8
LU	2,8	1,0	1,3	0,1	0,2	0,2	2,0	0,5	0,7	0,3	0,0	0,1
LV	32,5	17,0	20,4	29,7	16,2	25,3	37,5	23,8	26,7	32,3	17,4	27,4
MT	11,9	3,9	4,5	5,0	3,7	4,2	10,4	5,4	5,8	6,1	3,9	4,8
NL	4,0	0,9	1,7	0,6	0,2	0,4	5,7	1,7	3,6	0,6	0,1	0,4
PL	22,6	13,1	14,6	19,8	14,5	17,5	20,7	12,1	13,5	20,1	11,9	16,7
PT	14,1	6,6	8,3	13,7	4,2	10,6	14,3	6,6	8,3	12,2	4,7	9,6
RO	38,7	28,7	30,1	37,1	31,4	34,5	36,8	27,6	29,2	36,4	24,6	32,4
SE	5,5	1,3	1,8	0,8	0,4	0,5	5,7	1,0	2,0	0,7	0,6	0,6
SI	11,5	4,8	6,2	9,0	4,2	6,5	10,8	4,1	7,3	8,0	3,5	6,3
SK	14,3	9,4	10,6	13,1	5,9	11,6	15,1	9,7	11,1	12,3	6,4	11,1
UK	8,5	2,7	3,6	1,8	0,7	1,2	11,7	3,9	5,1	2,0	0,8	1,3
EU	12,8	7,3	8,3	8,3	5,2	6,9	13,5	7,4	8,4	8,4	4,3	6,5

Data source: EU-SILC 2009 &amp; EU-SILC 2010





**Table 40: Percent of severely materially deprived persons by disability status and Member State**

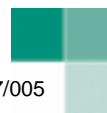
Percent of population with an enforced lack of at least four out of nine material deprivation items in the 'economic strain and durables' dimension, age 16 +

	Disability			Total	All	Recipients of disability benefits	
	Severe	Moderate	No				
AT	9,3	5,1	2,9	<b>3,9</b>	4,0	8,1	3,8
BE	11,2	7,5	4,4	<b>5,4</b>	5,5	14,6	5,1
BG	51,7	46,7	32,1	<b>34,5</b>	34,5	40,5	34,0
CY					9,8		
CZ	11,1	7,4	5,4	<b>6,1</b>	5,8	9,1	5,5
DE	9,4	4,2	3,3	<b>4,1</b>	4,4	11,0	4,2
DK	9,9	4,2	1,4	<b>2,5</b>	2,5	5,4	2,2
EE	13,0	11,4	7,4	<b>8,8</b>	8,7	20,6	7,9
EL	18,8	16,2	10,2	<b>11,5</b>	11,5	15,8	11,4
ES	6,2	4,5	3,4	<b>3,7</b>	3,7	7,7	3,6
FI	6,9	4,0	2,3	<b>3,0</b>	3,0	8,5	2,5
FR	11,3	7,0	4,5	<b>5,5</b>	5,5	13,5	5,2
HU	27,9	24,1	18,1	<b>20,2</b>	20,2	33,9	19,3
IE					7,5		
IT	11,8	8,6	6,0	<b>6,7</b>	6,7	11,5	6,6
LT	27,6	24,9	17,7	<b>19,4</b>	19,5	22,9	19,2
LU	1,3	1,5	0,4	<b>0,6</b>	0,6	0,9	0,6
LV	40,8	33,5	23,2	<b>26,8</b>	26,8	34,4	26,3
MT	11,5	6,8	5,2	<b>5,6</b>	5,6	7,3	5,6
NL	4,7	3,9	1,5	<b>2,2</b>	2,3	5,4	2,2
PL	22,9	19,3	12,1	<b>14,1</b>	14,1	23,6	13,5
PT	18,3	11,2	6,4	<b>8,6</b>	8,6	14,7	8,4
RO	43,4	34,1	27,4	<b>29,8</b>	29,8	34,6	29,6
SE	4,9	2,9	0,9	<b>1,4</b>	1,4	3,9	1,2
SI	13,6	8,1	4,0	<b>6,1</b>	6,1	11,7	5,6
SK	20,2	11,4	9,6	<b>11,1</b>	11,2	20,7	10,6
UK	10,1	6,0	3,4	<b>4,3</b>	4,3	12,9	3,9
<b>EU</b>	13,8	9,9	7,0	<b>8,0</b>	7,8	15,5	7,5

Data source: EU-SILC 2009, EU-SILC 2010 & Eurostat

All: It includes observations for which we do not dispose information on disability status.

**Table 41: Percent of severely materially deprived persons by degree of disability and age group, EU 2010**

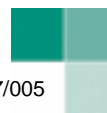


	<b>Persons with severe disabilities</b>	<b>Persons with (some) disabilities</b>	<b>Persons without disabilities</b>	<b>Total</b>
16-24	19,4	13,0	10,3	<b>10,6</b>
25-34	20,3	13,3	7,9	<b>8,5</b>
35-44	20,5	13,0	7,0	<b>8,2</b>
45-54	19,2	12,0	6,3	<b>8,1</b>
55-64	15,5	9,8	5,1	<b>7,3</b>
65+	9,8	7,5	4,3	<b>6,5</b>
<b>Total</b>	<b>13,8</b>	<b>9,9</b>	<b>7,0</b>	<b>8,0</b>

Data source: EU-SILC 2010

#### 2.8.4 Data source

1. EUSILC UDB 2009 – version 3 of March 2011
2. EUSILC UDB 2010 – version 1 of March 2012
3. Eurostat for Cyprus and Ireland for 2010  
[http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators)



### 2.8.5 Methodology

The indicator presents the share of population with an enforced lack of at least four out of nine material deprivation items in the 'economic strain and durables' dimension.

The nine items considered are:

1. Arrears on mortgage or rent payments, utility bills, hire purchase instalments or other loan payments;
2. Capacity to afford paying for one week's annual holiday away from home;
3. Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day;
4. Capacity to face unexpected financial expenses [set amount corresponding to the monthly national at-risk-of-poverty threshold of the previous year];
5. Household cannot afford a telephone (including mobile phone);
6. Household cannot afford a colour TV;
7. Household cannot afford a washing machine;
8. Household cannot afford a car and
9. Ability of the household to pay for keeping its home adequately warm.

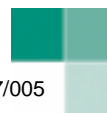
For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040). Also, we have used the age at the end of the income reference period (px020).

Since 2010, the UDB EU-SILC database presents a severe material deprivation indicator.

### 2.8.6 Notes

It is worth noting that income poverty depends on national conditions (median national income) while material deprivation is defined in the same way in all Member States (at least four out of nine material deprivation items). Also, all items bear the same weight.

The survey indicates that the question focuses mainly on affordability of some aspects of living standards. However, subjective expectations might bias this meaning. In fact, elderly people might indicate that “they don’t want or need it” instead of “would like to have it but cannot afford it” (for example holidays, car, etc.). This means that the share of elderly people might be biased downwards.



## **2.9 People at-risk-of-poverty or social exclusion (union of the three indicators above)**

### **2.9.1 Relevance to EU policy / Strategy**

At the European Council held on 17 June 2010, the Member states' Heads of State and Government endorsed a new EU strategy for jobs and smart, sustainable and inclusive growth, known as the Europe 2020 strategy. The strategy will help Europe to recover from the crisis and come out stronger, both internally and at the international level, by boosting competitiveness, productivity, growth potential, social cohesion and economic convergence.

One of the priority themes is "European platform against poverty" which should ensure economic, social and territorial cohesion, building on the current European year for combating poverty and social exclusion so as to raise awareness and recognise the fundamental rights of people experiencing poverty and social exclusion, enabling them to live in dignity and take an active part in society.

The headline indicator "population at risk of poverty or exclusion" is attached to the EU-wide objective to reduce the number of Europeans exposed to poverty and social exclusion by 2020. The headline indicator combines three sub-indicators namely the at-risk-of-poverty rate after social transfers, the severe material deprivation rate, and people living in households with very low work intensity.

This indicator corresponds to the sum of persons who are either at risk of poverty or severely materially deprived or living in households with very low work intensity.

The results presented below focus on people aged 16 to 64 years. Persons present in several sub-indicators are counted only once.

### **2.9.2 Headline findings**

#### **2.9.2.1 General comments**

In 2010, at the European level, 36% of people with disabilities aged 16 to 64 are at risk of poverty or social exclusion compared to 21,4% of persons without a disability of the same age group.

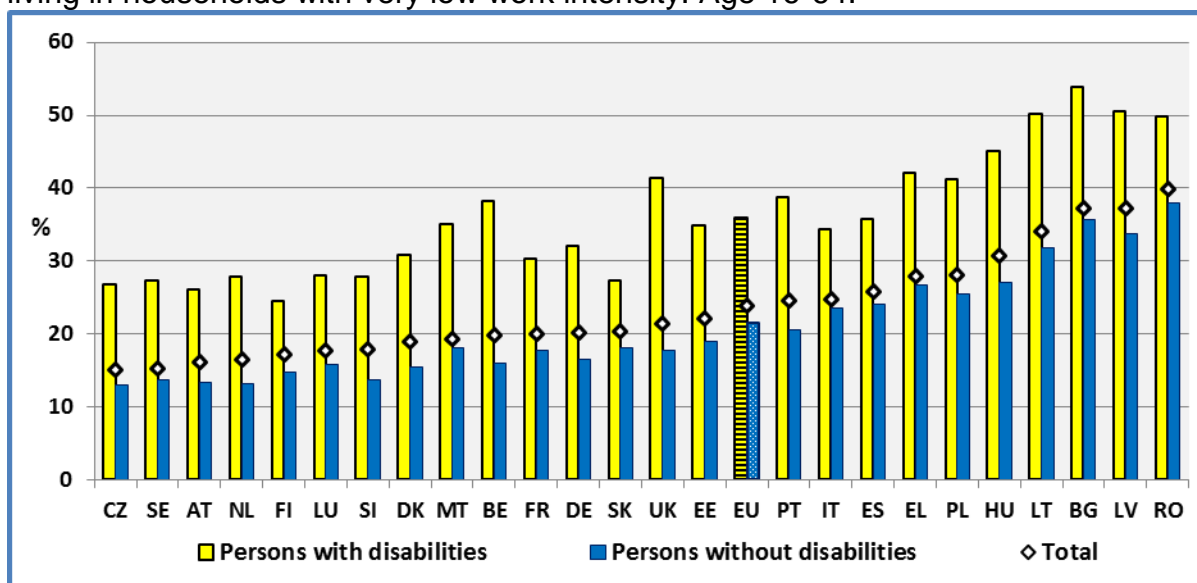
In 2010, if we compare only people with a job, we find about 17% of persons with disabilities at a risk of poverty or social exclusion compared to 13% of people without a disability of the same age group. The respective rates for unemployed persons are 67% and 54%.

It appears that employment is an important factor for going out of poverty risk but at the same time, we find a high percentage of working poor, notably among people with disabilities. Given this observation and the fact that people with disabilities

experience an employment gap, we have a good indicator of the reason for the high poverty rates among disabled people.

**Table 71: Percent of people at-risk-of-poverty or social exclusion, 2010**

Percent of persons who are either at risk of poverty or severely materially deprived or living in households with very low work intensity. Age 16-64.



**Note:** This table is not strictly comparable to the same table of the 2011 ANED report. In fact, work intensity here is less than 20 while in previous report for 2009, it was zero (jobless households).

**Data source:** EU-SILC 2010

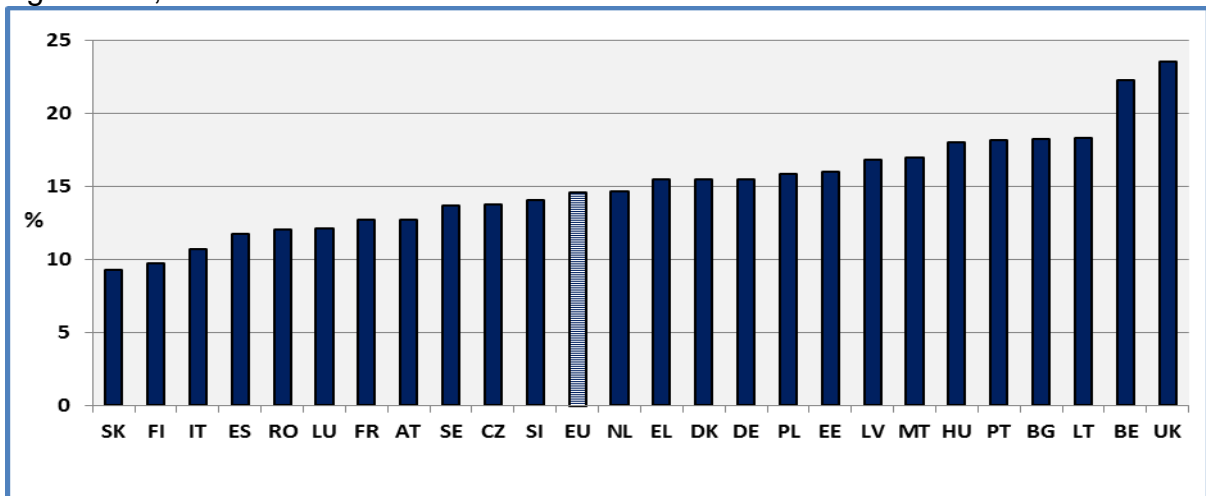
It is interesting to consider the difference between the rates of persons with and without disabilities. In fact, discrimination is a relative position where comparison is done in relation to a reference group.

The following figure presents the difference between disabled and non-disabled. At the EU level, there is a difference of about 15 percentage points. There are big differences across Member States. The difference varies from 9,3 to 23,5 percentage points.



**Figure 72: Difference of risk-of-poverty or social exclusion of persons with and without disability.**

Age 16-64, 2010



Data source: EU-SILC 2010

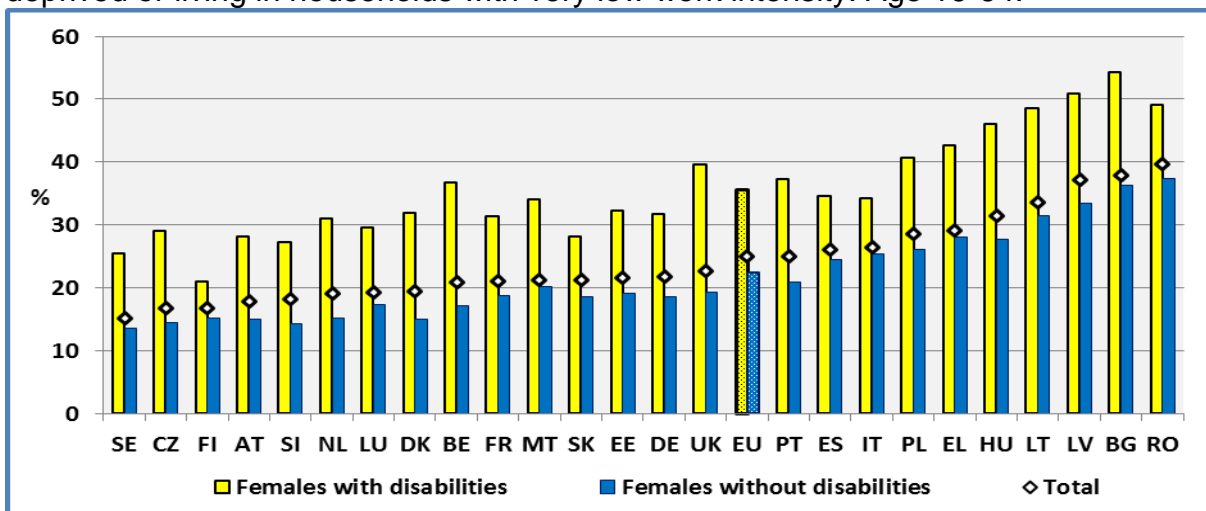
### 2.9.2.2 Gender

At the EU level and for the age group 16-64, about 35,7% of women with disabilities are at risk of poverty compared to 22,6% of persons without disabilities. The corresponding rates for men are 36,3% and 20,3%.

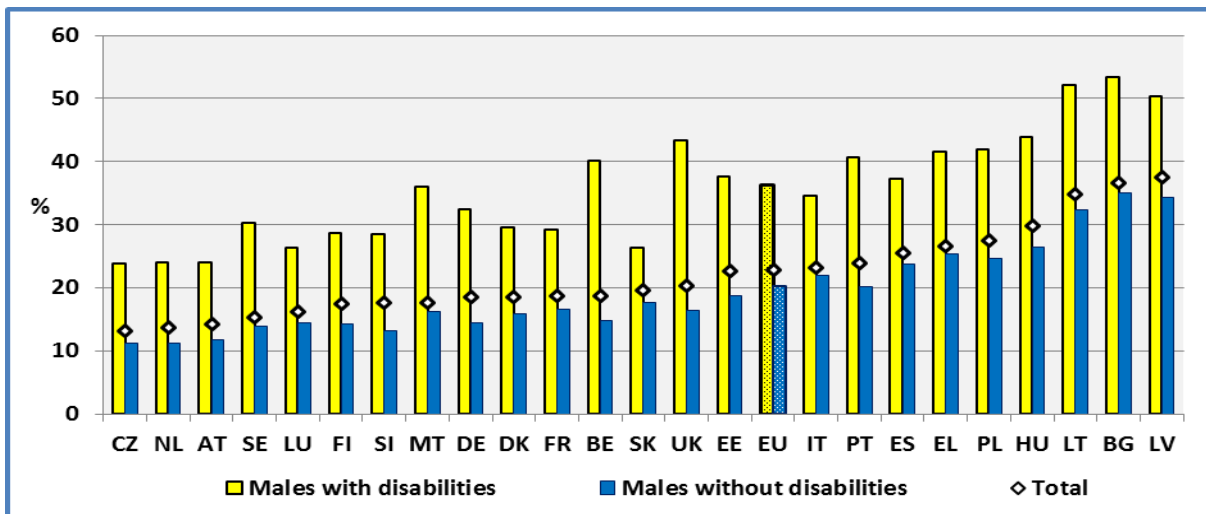
Gender differences are small inside each group (disabled and non-disabled). In fact, this is not surprising as the indicator is constructed at the household level and not at the individual level.

**Figure 73: Percent of persons at-risk-of-poverty or social exclusion by gender, 2010**

Percentage of persons who are either at risk of poverty or severely materially deprived or living in households with very low work intensity. Age 16-64.



Data source: EU-SILC 2010



Data source: EU-SILC 2010

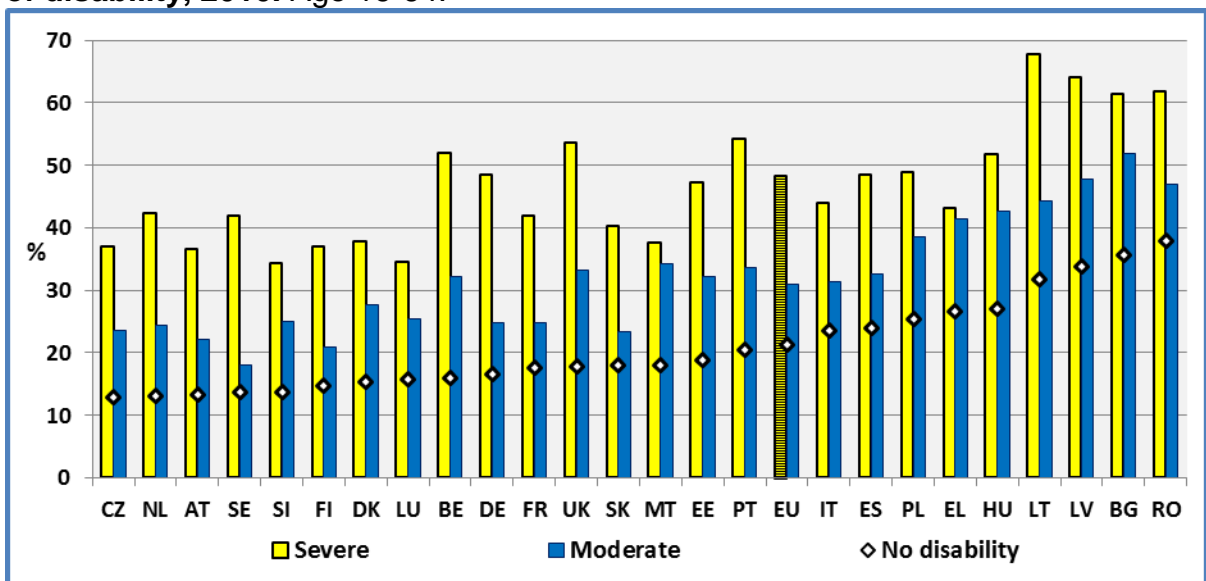
### 2.9.2.3 Degree of disability

The degree of disability increases significantly the risk of poverty in all Member states.

At the EU level, almost half of persons with a severe disability are at risk of poverty or social exclusion. This percentage increases to more than 60% in certain countries.

The data reveal the urgency to act in favour of persons with a severe disability.

**Figure 74: Percent of persons at-risk-of-poverty or social exclusion by degree of disability, 2010. Age 16-64.**

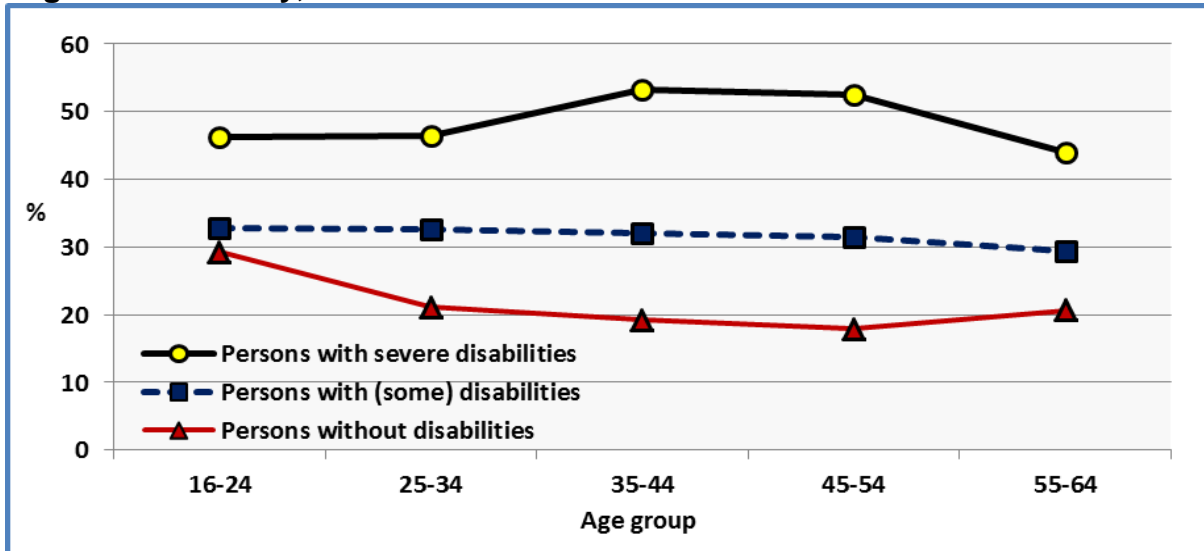




**Data source:** EU-SILC 2010

The analysis by age indicates that the disadvantage for persons with a severe disability persists during the whole active life. Furthermore, this disadvantage exacerbates for the age group 35-44 years.

**Figure 75: Percent of people at-risk-of-poverty or social exclusion by age and degree of disability, EU 2010**



**Data source:** EU-SILC 2010



## 2.9.3 Data

**Table 42: Percent of people at-risk-of-poverty or social exclusion by year and Member State. Age: 16-64**

The years are not comparable because the age group is different and the definition of minimum work intensity (WI) are different.

	2009				2010			
	Age : 16-59 and WI=0				Age : 16-64 and WI<20			
	Disability			All	Disability			All
	Yes	No	Total		Yes	No	Total	
AT	31,0	13,0	16,5	16,5	26,1	13,4	16,1	16,1
BE	36,8	15,4	18,9	19,0	38,3	16,0	19,9	20,1
BG	56,9	38,2	39,8	39,8	53,9	35,7	37,3	37,3
CY	30,9	15,8	17,4	17,4				23,6
CZ	29,6	11,4	14,1	13,7	26,7	13,0	15,2	14,5
DE	32,8	15,5	19,3	19,9	32,1	16,6	20,2	21,0
DK	29,8	15,5	18,7	18,7	30,9	15,5	19,0	19,3
EE	33,6	16,7	19,5	19,5	34,9	18,9	22,2	22,1
EL	47,9	25,5	26,7	26,7	42,1	26,7	27,9	27,9
ES	33,1	19,5	21,6	21,6	35,8	24,0	25,8	25,8
FI	25,2	13,1	15,9	15,8	24,5	14,7	17,2	17,0
FR	30,8	17,0	19,0	19,0	30,4	17,7	20,0	20,0
HU	51,2	27,4	31,7	31,7	45,1	27,1	30,7	30,8
IE	48,4	24,3	27,7	27,7				29,9
IT	33,7	22,7	24,2	24,4	34,4	23,6	24,8	24,9
LT	44,7	24,5	26,9	27,1	50,2	31,8	34,2	34,2
LU	28,3	16,8	18,6	18,6	28,0	15,8	17,8	17,8
LV	49,5	28,1	32,3	32,7	50,6	33,8	37,3	37,3
MT	38,4	16,3	17,7	17,7	35,1	18,1	19,4	19,5
NL	28,0	12,0	15,4	15,9	27,8	13,2	16,5	16,7
PL	43,9	26,1	28,6	28,6	41,3	25,4	28,1	28,1
PT	37,9	19,6	23,2	23,2	38,8	20,6	24,6	24,6
RO	56,3	39,1	41,1	41,1	49,9	37,9	40,0	40,0
SE	32,1	14,0	16,0	15,9	27,4	13,7	15,3	15,2
SI	27,2	13,2	15,9	15,9	27,8	13,8	17,9	18,1
SK	27,1	16,6	18,9	19,0	27,3	18,1	20,4	20,5
UK	45,9	21,8	25,0	25,1	41,3	17,8	21,5	21,5
EU	37,0	21,0	23,6	23,2	36,0	21,4	23,9	23,6

Data source: EU-SILC 2009 & EU-SILC 2010

All: It includes observations for which we do not dispose information on disability status.



**Note:** EU-SILC UDB data for 2009 does not present work intensity (WI) at 20%.

**Table 43: Percent of people at-risk-of-poverty or social exclusion by gender and Member State. Age: 16-64**

The years are not comparable because the age group is different and the definition of minimum work intensity (WI) are different.

	2009						2010					
	Age : 16-59 and WI=0						Age : 16-64 and WI<20					
	Females			Males			Females			Males		
	Disability			Disability			Disability			Disability		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
AT	33,7	14,4	18,1	28,2	11,7	14,8	28,2	15,1	17,9	24,0	11,7	14,3
BE	35,1	17,2	20,3	38,9	13,7	17,5	36,7	17,2	20,9	40,2	14,9	18,8
BG	57,2	38,7	40,3	56,6	37,7	39,2	54,4	36,2	37,9	53,4	35,1	36,7
CY	35,0	16,8	18,7	27,1	14,8	16,1						
CZ	29,6	12,9	15,5	29,5	9,7	12,5	29,1	14,4	16,7	23,8	11,3	13,2
DE	33,9	17,1	20,9	31,5	13,9	17,7	31,7	18,7	21,9	32,4	14,5	18,5
DK	31,4	15,5	19,5	27,6	15,5	17,8	32,0	15,1	19,4	29,6	15,8	18,7
EE	31,0	17,3	19,4	36,1	16,1	19,6	32,3	19,0	21,7	37,6	18,8	22,7
EL	46,4	27,0	28,1	49,4	24,0	25,3	42,6	28,0	29,2	41,6	25,3	26,6
ES	30,1	20,7	22,3	36,5	18,4	20,9	34,5	24,4	26,1	37,3	23,7	25,6
FI	25,3	12,9	16,0	25,0	13,2	15,8	20,9	15,2	16,8	28,8	14,2	17,5
FR	31,3	18,4	20,5	30,1	15,5	17,5	31,4	18,8	21,1	29,2	16,6	18,7
HU	51,2	28,3	32,5	51,3	26,5	30,8	46,0	27,6	31,6	44,0	26,5	29,9
IE	47,2	25,5	28,5	49,6	23,1	26,8						
IT	33,7	24,3	25,7	33,7	21,2	22,8	34,2	25,4	26,4	34,6	21,9	23,2
LT	37,5	26,0	27,5	54,7	22,7	26,2	48,5	31,4	33,6	52,1	32,3	34,8
LU	33,4	18,2	20,7	22,8	15,4	16,5	29,6	17,3	19,4	26,3	14,4	16,3
LV	47,4	28,2	32,1	51,9	28,0	32,5	50,9	33,4	37,2	50,3	34,3	37,5
MT	41,5	18,1	19,6	35,6	14,4	15,8	34,1	20,1	21,2	36,1	16,2	17,6
NL	29,1	12,5	16,6	26,6	11,5	14,2	30,9	15,2	19,1	24,0	11,2	13,8
PL	44,7	26,9	29,4	43,0	25,2	27,8	40,7	26,1	28,5	41,9	24,7	27,6
PT	36,9	19,9	23,7	39,3	19,3	22,8	37,3	20,9	25,1	40,8	20,2	24,0
RO	55,6	39,3	41,3	57,2	38,9	40,8	49,1	37,4	39,7	51,1	38,4	40,2
SE	29,5	14,1	16,3	36,5	14,0	15,8	25,5	13,5	15,2	30,3	13,9	15,3
SI	27,9	13,3	16,5	26,3	13,0	15,5	27,2	14,3	18,3	28,5	13,3	17,6
SK	28,1	17,2	19,7	26,0	16,0	18,0	28,1	18,5	21,2	26,4	17,7	19,7
UK	47,0	22,2	25,8	44,7	21,4	24,3	39,5	19,2	22,6	43,4	16,4	20,4
EU	37,1	22,2	24,7	36,9	19,9	22,5	35,7	22,6	25,0	36,3	20,3	22,9

Note: EU-SILC UDB data for 2009 does not present work intensity (WI) at 20%.

Data source: EU-SILC 2009 & EU-SILC 2010

**Table 44: Percent of people at-risk-of-poverty or social exclusion by degree of disability. Age: 16-64, 2010**

	Disability			Total	All	Recipients of disability benefits	
	Severe	Moderate	No			Yes	No
AT	36,6	22,1	13,4	<b>16,1</b>	16,1	46,6	15,1
BE	52,0	32,2	16,0	<b>19,9</b>	20,1	54,0	18,4
BG	61,3	51,9	35,7	<b>37,3</b>	37,3	47,0	36,5
CY					23,6		
CZ	37,0	23,6	13,0	<b>15,2</b>	14,5	34,4	12,9
DE	48,4	24,9	16,6	<b>20,2</b>	21,0	52,7	19,7
DK	37,8	27,7	15,5	<b>19,0</b>	19,3	36,2	17,4
EE	47,3	32,2	18,9	<b>22,2</b>	22,1	50,7	19,5
EL	43,3	41,5	26,7	<b>27,9</b>	27,9	50,4	27,5
ES	48,4	32,7	24,0	<b>25,8</b>	25,8	51,3	25,1
FI	37,1	20,9	14,7	<b>17,2</b>	17,0	38,4	14,6
FR	42,0	24,8	17,7	<b>20,0</b>	20,0	48,1	18,8
HU	51,7	42,7	27,1	<b>30,7</b>	30,8	58,7	28,5
IE					29,9		
IT	44,0	31,4	23,6	<b>24,8</b>	24,9	42,9	24,1
LT	67,8	44,3	31,8	<b>34,2</b>	34,2	48,9	33,0
LU	34,6	25,4	15,8	<b>17,8</b>	17,8	44,0	16,8
LV	64,2	47,8	33,8	<b>37,3</b>	37,3	54,6	36,0
MT	37,5	34,3	18,1	<b>19,4</b>	19,5	42,6	18,7
NL	42,3	24,4	13,2	<b>16,5</b>	16,7	35,5	15,7
PL	48,8	38,5	25,4	<b>28,1</b>	28,1	51,4	26,4
PT	54,2	33,6	20,6	<b>24,6</b>	24,6	48,7	23,7
RO	61,8	46,9	37,9	<b>40,0</b>	40,0	54,8	39,2
SE	42,0	18,1	13,7	<b>15,3</b>	15,2	34,9	13,6
SI	34,3	25,0	13,8	<b>17,9</b>	18,1	36,5	16,8
SK	40,3	23,3	18,1	<b>20,4</b>	20,5	44,2	19,0
UK	53,6	33,2	17,8	<b>21,5</b>	21,5	55,8	19,6
EU	48,4	31,0	21,4	<b>23,9</b>	23,6	48,6	22,3

**Data source:** EU-SILC 2009, EU-SILC 2010 & Eurostat

**All:** It includes observations for which we do not dispose information on disability status.

**Table 45: Percent of people at-risk-of-poverty or social exclusion by age group. 2010**

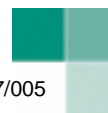
Work intensity is not a criterion for people aged 60+. This may reduce significantly the percentage.

	Age 16-64			Age: 65+			Age: 16+
	Disability		Total	Disability		Total	All
	Yes	No		Yes	No		
AT	26,1	13,4	16,1	19,4	11,4	15,8	16,1
BE	38,3	16,0	19,9	24,4	18,0	21,0	20,3
BG	53,9	35,7	37,3	60,6	52,7	55,9	41,1
CY							
CZ	26,7	13,0	15,2	12,3	9,1	10,6	13,7
DE	32,1	16,6	20,2	15,0	11,1	13,4	19,4
DK	30,9	15,5	19,0	16,7	19,9	18,8	*19,1
EE	34,9	18,9	22,2	20,9	15,1	19,1	21,5
EL	42,1	26,7	27,9	32,1	20,0	26,8	27,7
ES	35,8	24,0	25,8	24,4	20,7	22,7	25,2
FI	24,5	14,7	17,2	24,0	15,5	20,0	17,5
FR	30,4	17,7	20,0	14,6	8,3	11,7	18,3
HU	45,1	27,1	30,7	19,8	11,3	16,8	28,2
IE							
IT	34,4	23,6	24,8	23,1	17,2	20,2	23,8
LT	50,2	31,8	34,2	32,2	26,9	30,1	33,4
LU	28,0	15,8	17,8	6,6	5,7	6,0	15,9
LV	50,6	33,8	37,3	42,2	28,2	37,7	37,4
MT	35,1	18,1	19,4	23,4	21,1	22,0	19,9
NL	27,8	13,2	16,5	7,0	5,6	6,3	14,8
PL	41,3	25,4	28,1	28,0	20,4	24,9	27,5
PT	38,8	20,6	24,6	30,9	17,2	26,2	24,9
RO	49,9	37,9	40,0	43,9	32,2	39,9	40,0
SE	27,4	13,7	15,3	19,6	14,1	15,5	15,4
SI	27,8	13,8	17,9	28,4	14,8	23,2	19,0
SK	27,3	18,1	20,4	18,5	9,2	16,7	19,9
UK	41,3	17,8	21,5	22,0	22,4	22,2	21,6
EU	36,0	21,4	23,9	22,2	17,3	19,9	22,7

**All:** It includes observations for which we do not possess information on disability status.

\*:Only for selected respondents: 19,0%.

**Data source:** EU-SILC 2009 & EU-SILC 2010

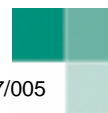


**Table 46: Percent of people at-risk-of-poverty or social exclusion by degree of disability and age group, 2010**

	Persons with severe disabilities	Persons with (some) disabilities	Persons without disabilities	Total
<b>16-24</b>	46,2	32,8	29,3	<b>29,7</b>
<b>25-34</b>	46,5	32,6	21,1	<b>22,5</b>
<b>35-44</b>	53,2	32,0	19,2	<b>21,8</b>
<b>45-54</b>	52,4	31,4	17,9	<b>22,3</b>
<b>55-64</b>	44,1	29,3	20,6	<b>25,0</b>
<b>16-64</b>	48,4	31,0	21,4	<b>23,9</b>
<b>65+</b>	23,6	21,4	17,3	<b>19,9</b>
<b>16+</b>	35,5	27,0	20,9	<b>23,1</b>

**Note:** The age group 65+ is not comparable to other age groups since it does not include the criterion 'Work intensity'.

**Data source:** EU-SILC 2010



#### 2.9.4 Data source

1. EUSILC UDB 2009 – version 3 of March 2011
2. EUSILC UDB 2010 – version 1 of March 2012
3. Eurostat (Cyprus and Ireland for 2010)  
[http://epp.eurostat.ec.europa.eu/portal/page/portal/europe\\_2020\\_indicators/headline\\_indicators](http://epp.eurostat.ec.europa.eu/portal/page/portal/europe_2020_indicators/headline_indicators)

#### 2.9.5 Methodology

This indicator corresponds to the sum of persons who are either:

- At risk of poverty, or
- Severely materially deprived, or
- Living in households with very low work intensity.

The total population is however not a simple arithmetic sum of its three components because of overlaps between the populations covered by the three sub-indicators.

Eurostat defines a person at risk-of-poverty as:

1. Persons with an equivalised disposable income below the risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income (after social transfers).
2. Material deprivation covers indicators relating to economic strain and durables. Severely materially deprived persons have living conditions severely constrained by a lack of resources, they experience at least 4 out of 9 following deprivations items: cannot afford i) to pay rent or utility bills, ii) keep home adequately warm, iii) face unexpected expenses, iv) eat meat, fish or a protein equivalent every second day, v) a week holiday away from home, vi) a car, vii) a washing machine, viii) a colour TV, or ix) a telephone.
3. People living in households with very low work intensity are those aged 0-59 living in households where the adults (aged 18-59) work less than 20% of their total work potential during the past year.

Persons present in several sub-indicators are counted only once.

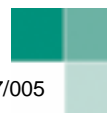
Information concerning disability (limitations) is provided for persons aged 16 or more. Consequently, we construct our indicator for the age group 16 to 59. We use the age of 59 as the upper limit in order to be coherent with the work intensity indicator.



## 2.9.6 Notes

Our indicator covers persons aged 16 to 59 years. The EU-SILC survey provides information on disability (limitations) for persons aged 16 or more. Eurostat includes younger persons in the estimation of its indicator.





### **3 PART III: INDICATORS CONCERNING HOUSING CONDITIONS**

#### **3.1 OVERALL SATISFACTION WITH DWELLING**

##### **3.1.1 Relevance to EU policy / Strategy**

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life. The Strategy builds on the UNCRPD and takes into account the experience of the Disability Action Plan (2004-2010).

One area for action is accessibility. The European Disability Strategy 2010-2020 notes that 'Accessibility' is defined as meaning that people with disabilities have access, on an equal basis with others, to the physical environment, transportation, information and communications technologies and systems (ICT), and other facilities and services.

The general obligations (Article 4) of the UN Convention stipulate that States Parties aim to undertake or promote research and development of universally designed goods, services, equipment and facilities.

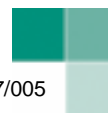
Article 9 of the UN Convention treats 'Accessibility'. It provides that in order: "To enable persons with disabilities to live independently and participate fully in all aspects of life, States Parties shall take appropriate measures to ensure to persons with disabilities access, on an equal basis with others, to the physical environment, to transportation, to information and communications... These measures, which shall include the identification and elimination of obstacles and barriers to accessibility, shall apply to, inter alia: (a) Buildings, roads, transportation and other indoor and outdoor facilities, including schools, housing, medical facilities and workplaces"; etc.

The following statistic aims to give an overall estimation of housing satisfaction. It is important to note that the overall satisfaction concerning dwelling concerns the household, although we take into account the needs of persons with disabilities.

##### **3.1.2 Headline findings**

###### **3.1.2.1 General comments**

Overall satisfaction with dwelling refers to the respondent's opinion/feeling about the degree of satisfaction in terms of meeting the household needs/opinion on the price, space, neighbourhood, distance to work, quality and other aspects. Consequently, satisfaction refers mainly to a limited number of issues related to comfort.



The survey guidelines<sup>18</sup> note that if one member of the household has a disability and can hardly access a service (which he needs as an individual) and he/she lives alone or the household has no resource available to provide him/her support, or it really represents a burden for the household, in this case the access to the service would be considered difficult for the household.

There is one respondent in each household answering or filling the questionnaire. This person has to express its views for the household as a unit. This value is then attributed to all members of the household (whatever gender and disability status). However, it is unclear whether a person without disabilities takes into account the specific needs of persons with disabilities. In order to minimise this problem, in the following graphs, we take into account only opinions expressed by the direct respondents to the interview. By this way, we exclude situations where a person without a disability will assign a satisfaction value to a person with a disability. However, in the tables, we present also data covering the full sample for comparison.

The module permits four answers: 1. very dissatisfied, 2. somewhat dissatisfied, 3. satisfied, and 4. very satisfied. The tables below present detailed data.

Econometric analysis (see end of the report) indicates that we can aggregate the answers into two categories. Furthermore, this is desirable since “very dissatisfied” and “somewhat dissatisfied” are not distinguishable. Consequently, in the following figures, we aggregate the answers into two categories: 1. very dissatisfied and somewhat dissatisfied, and 2. Satisfied and very satisfied.

Disability decreases dwelling satisfaction. At the EU level, 79% of persons with severe disabilities declare to be satisfied, compared to 82% for persons with moderate disabilities and 85% of persons without disabilities. We may observe that a difference is present in all Member States. It reveals a structural disadvantage which cannot be eradicated by existing policies.

There are important differences across countries.

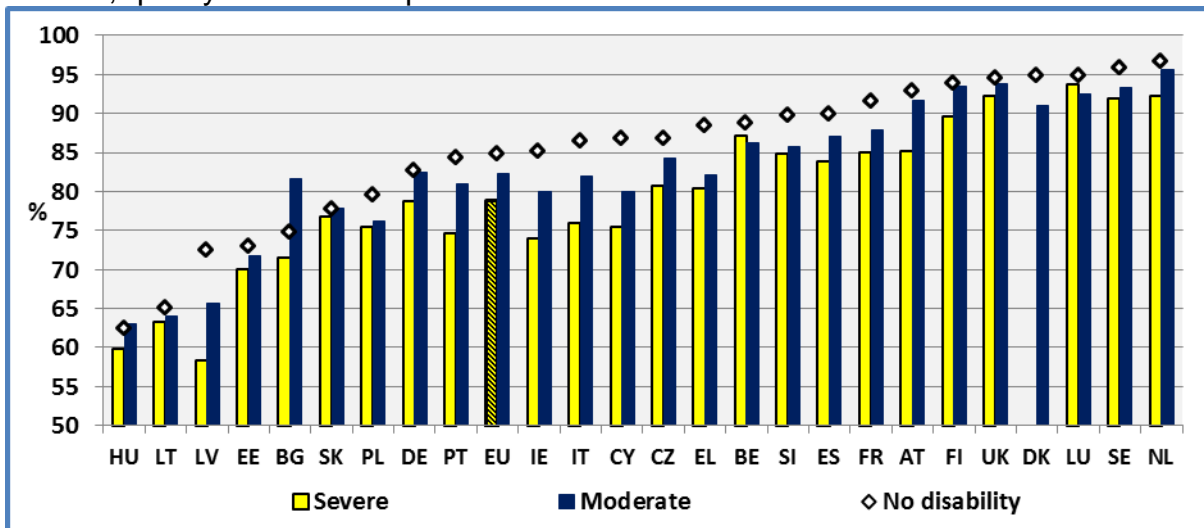
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<sup>18</sup> Eurostat: “EU-SILC MODULE 2007 ON HOUSING CONDITIONS”; European Commission, Directorate F: Social and information society statistics, Unit F-3: Living conditions and social protection; 2008.

**Figure 76: Percent of persons declaring satisfied with dwelling. Age: 16 +, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Overall satisfaction includes persons declaring 'Satisfied' and 'Very satisfied' Satisfaction/dissatisfaction concerns notably price, space, neighbourhood, distance to work, quality and other aspects.



**Note:** Denmark distinguishes only two categories. Romanian data are not comparable. Both are included in the EU average.

**Data source:** EU-SILC 2007

The degree of disability increases the disadvantage of disabled in comparison to non-disabled persons. Persons with a severe disability present a disadvantage of about 6 percentage points in comparison to people without disabilities. The equivalent rate for persons with moderate disabilities is 3 percentage points.

The disadvantage is present in all Member States but we observe significant differences across countries.

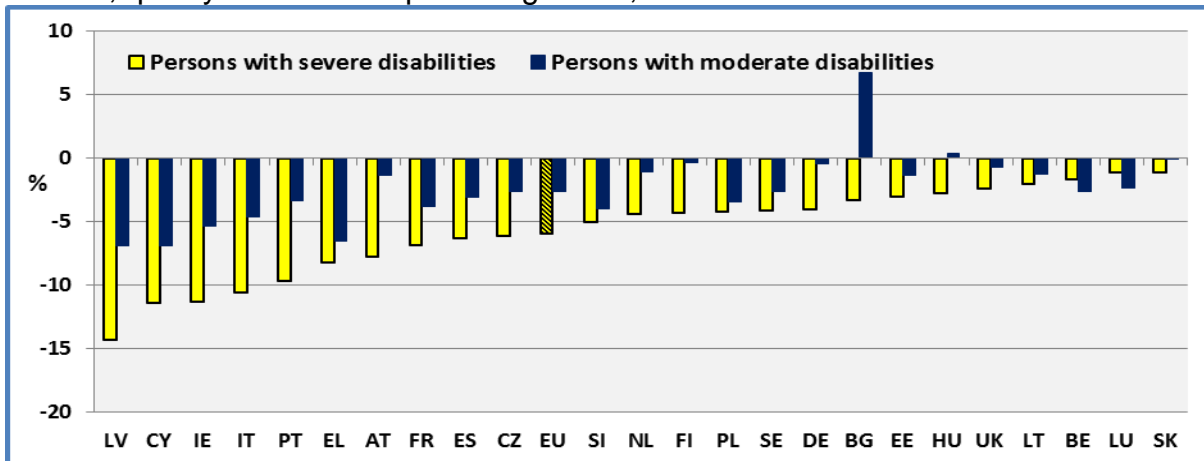


### Figure 77: Disadvantage of persons with disabilities concerning satisfaction with dwelling.

The data do not take into account the type of disability. The data cover only respondents.

Disadvantage = Percent of persons with disabilities declaring satisfied – Percent of persons without disabilities declaring satisfied.

Satisfaction/dissatisfaction concerns notably price, space, neighbourhood, distance to work, quality and other aspects. Age: 16+, 2007.

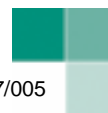


**BG:** The number of disabled persons in the sample is relatively low (96 limited and 97 strongly limited).

**Data source:** EU-SILC 2007

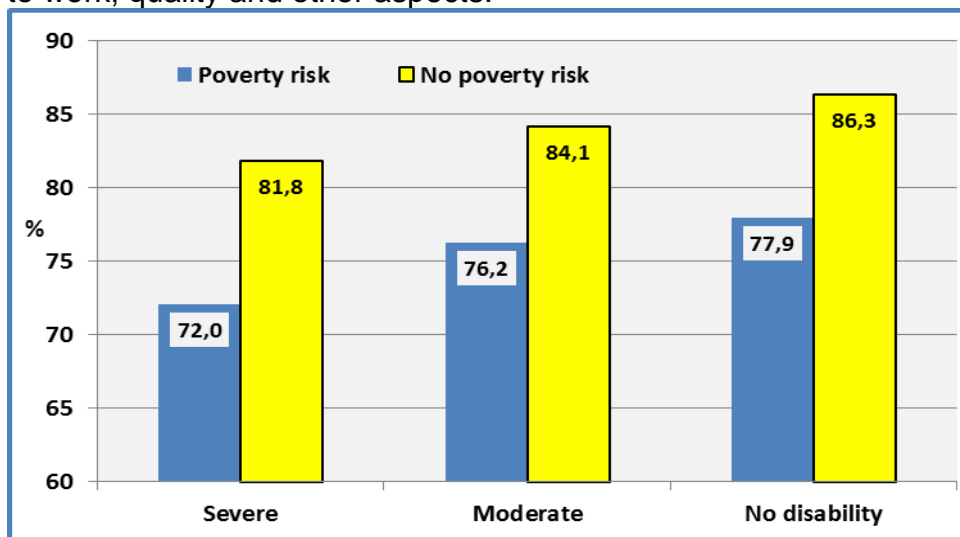
As noted above, the criteria for satisfaction reflect mainly dwelling comfort. Consequently, we expect to find a correlation between satisfaction and income level. In fact, persons at risk of poverty report lower levels of satisfaction compared to persons who are not in a risk of poverty, for all degrees of disability.

However, this type of analysis may overstate the importance of income. In fact, the results of the econometric analysis (see below) indicate that severe disability exerts a much stronger negative impact than poverty risk. However, in absolute terms, both exert a lower impact compared to ownership.



**Figure 78: Percent of persons declaring satisfied with dwelling by income level. Age: 16 +, 2007.**

Overall satisfaction includes persons declaring 'Satisfied' and 'Very satisfied' Satisfaction/dissatisfaction concerns notably price, space, neighbourhood, distance to work, quality and other aspects.



Data source: EU-SILC 2007

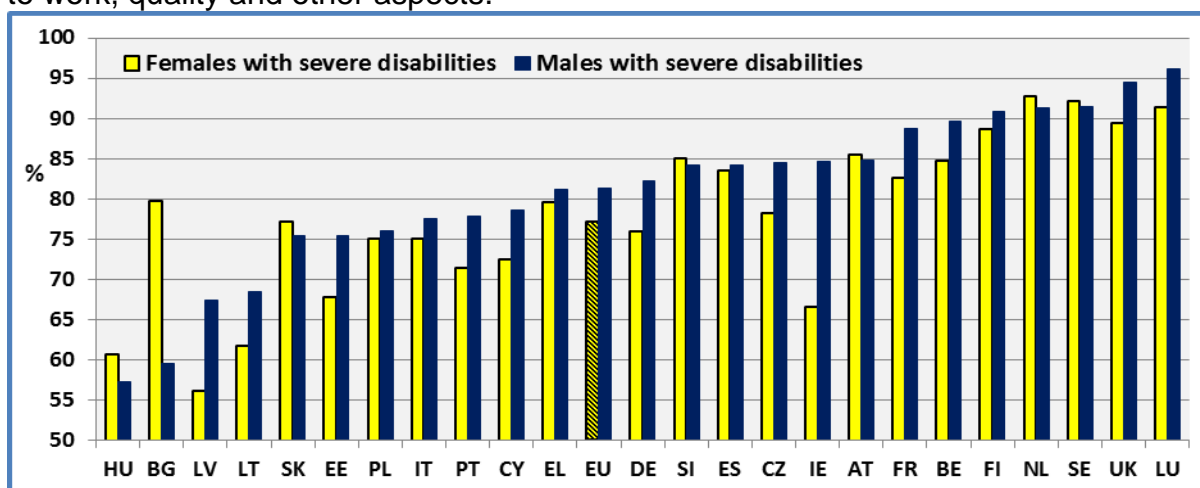
### 3.1.2.2 Satisfaction by gender

Women with severe disabilities are less satisfied with dwelling (77%) compared to men with severe disabilities (81%). Probably, the distribution of roles inside the family and the impact of traditional sharing of such roles might explain the lower satisfaction of women with dwelling. Other factors might relate to the presence of children.

**Figure 79: Percent of persons with severe disabilities declaring satisfied with dwelling. Age: 16 +, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Overall satisfaction includes persons declaring 'Satisfied' and 'Very satisfied' Satisfaction/dissatisfaction concerns notably price, space, neighbourhood, distance to work, quality and other aspects.



Data source: EU-SILC 2007

### 3.1.2.3 Satisfaction by age group

There is no correlation between levels expressed by adults and elderly people. In the majority of countries, elderly people declare more satisfied compared to younger persons. This might be due to lower expectations of elderly compared to younger persons.

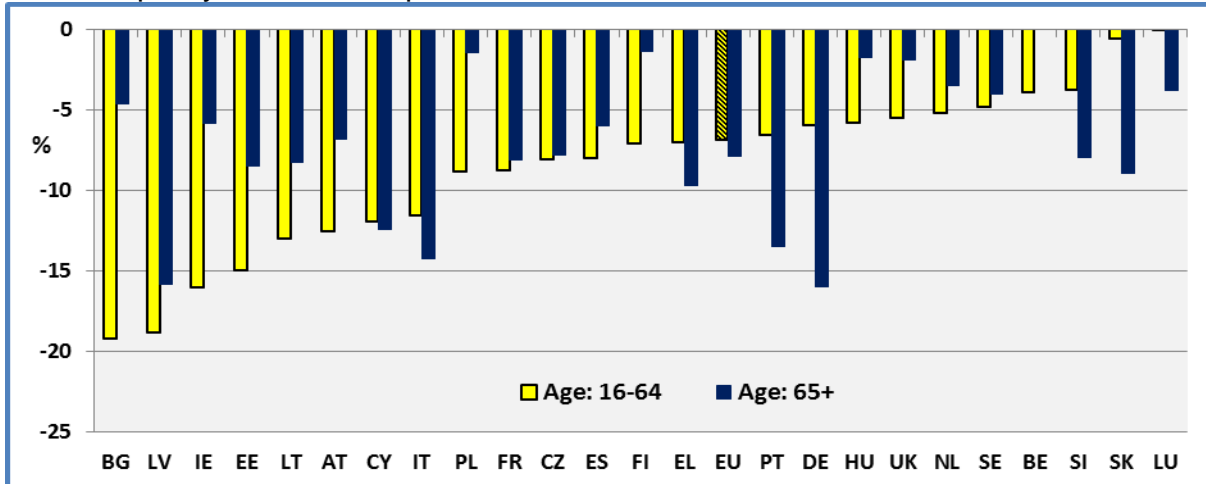


**Figure 80: Disadvantage of persons with severe disabilities concerning satisfaction with dwelling**

The data do not take into account the type of disability. The data cover only respondents, 2007.

Disadvantage = Percent of persons with severe disabilities declaring ‘Satisfied’ or ‘Very satisfied’ – Percent of persons without disabilities declaring ‘Satisfied’ or ‘Very satisfied’.

Satisfaction/dissatisfaction concerns notably price, space, neighbourhood, distance to work, quality and other aspects.



Data source: EU-SILC 2007

### 3.1.3 Data

**Table 47: Degree of overall satisfaction with the dwelling. Age 16 +, 2007. Only respondents**

Percent who declare: 1.Very dissatisfied or somewhat dissatisfied, 2.Satisfied or very satisfied

	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	14,8	85,2	100	8,3	91,7	100	7,0	93,0	100
BE	12,9	87,1	100	13,8	86,2	100	11,2	88,9	100
BG	28,5	71,5	100	18,4	81,6	100	25,2	74,9	100
CY	24,5	75,5	100	20,0	80,0	100	13,2	86,8	100
CZ	19,2	80,8	100	15,7	84,4	100	13,1	87,0	100
DE	21,2	78,8	100	17,6	82,4	100	17,2	82,9	100
DK <sup>(1)</sup>				9,1	91,0	100	5,1	94,9	100
EE	30,0	70,0	100	28,3	71,7	100	26,9	73,1	100
EL	19,6	80,4	100	18,0	82,1	100	11,4	88,6	100
ES	16,2	83,8	100	13,0	87,0	100	9,9	90,1	100
FI	10,4	89,6	100	6,5	93,6	100	6,1	93,9	100
FR	15,1	84,9	100	12,1	87,9	100	8,3	91,8	100
HU	40,2	59,9	100	37,0	63,0	100	37,4	62,6	100
IE	26,0	74,0	100	20,1	79,9	100	14,7	85,3	100
IT	24,0	76,0	100	18,1	81,9	100	13,4	86,6	100
LT	36,8	63,2	100	36,0	64,0	100	34,8	65,2	100
LU	6,2	93,8	100	7,5	92,5	100	5,1	94,9	100
LV	41,7	58,3	100	34,3	65,7	100	27,4	72,6	100
NL	7,7	92,3	100	4,4	95,6	100	3,3	96,7	100
PL	24,6	75,5	100	23,8	76,2	100	20,4	79,6	100
PT	25,3	74,7	100	19,0	81,0	100	15,6	84,4	100
RO <sup>(2)</sup>									
SE	8,1	91,9	100	6,6	93,4	100	4,0	96,0	100
SI	15,2	84,8	100	14,2	85,8	100	10,2	89,8	100
SK	23,2	76,8	100	22,2	77,8	100	22,1	77,9	100
UK	7,8	92,2	100	6,2	93,8	100	5,4	94,6	100
EU	21,1	78,9	100	17,8	82,3	100	15,1	84,9	100

<sup>(1)</sup>: Denmark distinguishes only two categories.

<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007



**Table 48: Degree of overall satisfaction with the dwelling. Age 16 +, 2007. Full sample**

Percent who declare: 1.Very dissatisfied, 2.Somewhat dissatisfied, 3.Satisfied, 4.Very satisfied

	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	2,4	7,7	50,6	39,3	100	1,1	5,8	45,8	47,3	100	1,5	6,4	47,1	45,1	100
BE	6,3	6,6	54,7	32,5	100	5,8	4,7	49,0	40,6	100	5,9	5,1	50,2	38,8	100
BG	9,9	16,2	62,4	11,6	100	9,0	19,5	60,4	11,1	100	9,0	19,3	60,5	11,2	100
CY	5,8	17,0	63,1	14,2	100	2,4	10,6	61,1	25,9	100	3,1	11,9	61,5	23,6	100
CZ	2,9	13,2	70,9	13,0	100	2,5	10,9	71,9	14,7	100	2,6	11,4	71,7	14,4	100
DE	9,4	8,3	41,4	40,9	100	10,2	6,2	36,4	47,2	100	10,0	6,8	37,9	45,3	100
DK	3,3	6,2	28,7	61,7	100	1,7	3,5	26,2	68,7	100	1,9	3,9	26,6	67,5	100
EE	4,2	24,9	61,9	9,0	100	3,7	25,6	58,0	12,7	100	3,9	25,3	59,3	11,4	100
EL	3,4	15,2	69,1	12,4	100	2,0	9,9	68,7	19,4	100	2,3	10,9	68,8	18,1	100
ES	3,9	10,3	64,7	21,1	100	2,7	7,5	66,9	23,0	100	3,0	8,1	66,4	22,6	100
FI	2,3	5,3	52,5	39,9	100	1,7	4,3	50,9	43,1	100	1,9	4,6	51,4	42,1	100
FR	1,5	10,5	58,3	29,7	100	0,8	7,1	54,7	37,3	100	0,9	7,9	55,5	35,7	100
HU	11,4	26,2	52,6	9,8	100	11,9	25,4	49,6	13,1	100	11,8	25,6	50,4	12,2	100
IE	7,3	12,1	41,6	39,1	100	6,7	8,2	38,5	46,6	100	6,8	9,0	39,0	45,2	100
IT	3,1	15,7	68,2	13,1	100	2,1	11,9	68,3	17,7	100	2,4	12,9	68,3	16,5	100
LT	8,7	28,7	57,4	5,4	100	7,6	28,8	54,6	9,0	100	7,9	28,8	55,3	8,0	100
LU	1,6	5,5	41,4	51,4	100	1,2	3,9	40,5	54,5	100	1,3	4,2	40,7	53,8	100
LV	9,1	27,9	56,3	6,8	100	7,1	21,5	63,6	7,9	100	7,8	23,5	61,2	7,5	100
NL	1,8	3,0	31,6	63,6	100	0,8	2,1	29,5	67,6	100	1,0	2,3	29,9	66,8	100
PL	5,2	18,2	71,3	5,4	100	4,8	15,7	70,5	9,0	100	4,9	16,3	70,7	8,2	100
PT	7,0	13,8	63,5	15,7	100	4,8	11,3	62,6	21,3	100	5,4	12,1	62,9	19,6	100
RO <sup>(2)</sup>	11,4	70,5	18,1	0,0	100	9,0	71,7	19,3	0,0	100	9,4	71,5	19,1	0,0	100
SE	0,8	6,4	43,7	49,1	100	0,4	3,6	39,8	56,3	100	0,5	4,1	40,6	54,8	100
SI	4,5	10,2	60,3	25,0	100	3,0	7,4	58,2	31,5	100	3,4	8,1	58,7	29,9	100
SK	3,7	20,1	68,7	7,6	100	3,4	19,7	64,5	12,4	100	3,5	19,8	65,7	11,0	100
UK	1,4	5,2	34,8	58,8	100	0,7	4,5	35,5	59,4	100	0,8	4,6	35,3	59,3	100
EU	5,2	13,6	53,1	28,1	100	4,2	12,2	51,5	32,1	100	4,5	12,5	51,9	31,1	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007

**Table 49: Degree of overall satisfaction with the dwelling by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. Very dissatisfied or somewhat dissatisfied, 2. Satisfied or very satisfied

	FEMALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	14,5	85,5	<b>100</b>	7,6	92,4	<b>100</b>	7,5	92,5	<b>100</b>
<b>BE</b>	15,3	84,8	<b>100</b>	15,3	84,7	<b>100</b>	10,6	89,4	<b>100</b>
<b>BG</b>	20,2	79,8	<b>100</b>	18,7	81,3	<b>100</b>	25,7	74,3	<b>100</b>
<b>CY</b>	27,4	72,6	<b>100</b>	22,1	77,9	<b>100</b>	14,7	85,3	<b>100</b>
<b>CZ</b>	21,7	78,3	<b>100</b>	16,3	83,7	<b>100</b>	13,0	87,0	<b>100</b>
<b>DE</b>	24,1	75,9	<b>100</b>	16,1	83,9	<b>100</b>	17,5	82,5	<b>100</b>
<b>DK <sup>(1)</sup></b>				10,2	89,8	<b>100</b>	5,1	94,9	<b>100</b>
<b>EE</b>	32,2	67,8	<b>100</b>	30,6	69,4	<b>100</b>	27,1	72,9	<b>100</b>
<b>EL</b>	20,3	79,7	<b>100</b>	18,8	81,2	<b>100</b>	12,3	87,7	<b>100</b>
<b>ES</b>	16,4	83,6	<b>100</b>	13,4	86,6	<b>100</b>	9,8	90,2	<b>100</b>
<b>FI</b>	11,4	88,7	<b>100</b>	7,5	92,5	<b>100</b>	7,1	92,9	<b>100</b>
<b>FR</b>	17,3	82,7	<b>100</b>	12,8	87,2	<b>100</b>	8,0	92,0	<b>100</b>
<b>HU</b>	39,3	60,7	<b>100</b>	33,6	66,4	<b>100</b>	36,9	63,1	<b>100</b>
<b>IE</b>	33,4	66,6	<b>100</b>	21,9	78,1	<b>100</b>	15,0	85,0	<b>100</b>
<b>IT</b>	25,0	75,0	<b>100</b>	19,0	81,0	<b>100</b>	13,6	86,4	<b>100</b>
<b>LT</b>	38,3	61,7	<b>100</b>	37,6	62,4	<b>100</b>	35,2	64,8	<b>100</b>
<b>LU</b>	8,6	91,4	<b>100</b>	5,8	94,2	<b>100</b>	5,4	94,6	<b>100</b>
<b>LV</b>	43,8	56,2	<b>100</b>	35,3	64,7	<b>100</b>	28,0	72,0	<b>100</b>
<b>NL</b>	7,1	92,9	<b>100</b>	3,9	96,1	<b>100</b>	3,1	96,9	<b>100</b>
<b>PL</b>	24,9	75,1	<b>100</b>	23,6	76,4	<b>100</b>	20,6	79,4	<b>100</b>
<b>PT</b>	28,5	71,5	<b>100</b>	20,1	79,9	<b>100</b>	18,3	81,7	<b>100</b>
<b>RO <sup>(2)</sup></b>	86,7	13,3	<b>100</b>	85,1	14,9	<b>100</b>	80,7	19,4	<b>100</b>
<b>SE</b>	7,9	92,1	<b>100</b>	6,0	94,0	<b>100</b>	3,8	96,2	<b>100</b>
<b>SI</b>	14,9	85,1	<b>100</b>	14,8	85,2	<b>100</b>	10,8	89,2	<b>100</b>
<b>SK</b>	22,7	77,3	<b>100</b>	23,2	76,8	<b>100</b>	23,6	76,4	<b>100</b>
<b>UK</b>	10,5	89,5	<b>100</b>	6,8	93,2	<b>100</b>	7,0	93,0	<b>100</b>
<b>EU</b>	22,8	77,2	<b>100</b>	18,11	81,89	<b>100</b>	15,5	84,6	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007

**Table 50: Degree of overall satisfaction with the dwelling by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1.Very dissatisfied or somewhat dissatisfied, 2.Satisfied or very satisfied

	MALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	15,2	84,8	100	9,1	90,9	100	6,4	93,6	100
BE	10,3	89,7	100	12,3	87,7	100	11,5	88,5	100
BG	40,4	59,6	100	18,1	81,9	100	24,5	75,5	100
CY	21,3	78,7	100	18,2	81,8	100	12,3	87,7	100
CZ	15,4	84,6	100	14,6	85,4	100	13,1	86,9	100
DE	17,7	82,3	100	19,3	80,7	100	16,8	83,2	100
DK <sup>(1)</sup>				7,3	92,7	100	6,0	94,0	100
EE	24,5	75,5	100	23,3	76,7	100	26,6	73,4	100
EL	18,7	81,3	100	17,1	82,9	100	10,7	89,3	100
ES	15,7	84,3	100	12,3	87,7	100	10,0	90,0	100
FI	9,1	90,9	100	5,0	95,0	100	5,7	94,4	100
FR	11,2	88,9	100	11,0	89,0	100	8,6	91,4	100
HU	42,7	57,3	100	48,1	51,9	100	39,1	60,9	100
IE	15,2	84,8	100	17,1	82,9	100	14,4	85,7	100
IT	22,5	77,5	100	16,9	83,1	100	13,3	86,7	100
LT	31,6	68,5	100	31,5	68,6	100	33,8	66,2	100
LU	3,8	96,2	100	9,7	90,3	100	4,8	95,3	100
LV	32,6	67,4	100	30,8	69,2	100	25,9	74,1	100
NL	8,7	91,3	100	5,4	94,6	100	4,0	96,1	100
PL	23,9	76,1	100	24,1	76,0	100	20,0	80,1	100
PT	22,1	77,9	100	18,2	81,8	100	14,5	85,5	100
RO <sup>(2)</sup>	78,9	21,2	100	80,0	20,0	100	80,4	19,7	100
SE	8,4	91,6	100	7,5	92,5	100	4,7	95,3	100
SI	15,8	84,2	100	13,1	86,9	100	10,2	89,8	100
SK	24,5	75,5	100	19,4	80,6	100	19,0	81,1	100
UK	5,4	94,6	100	5,7	94,3	100	4,5	95,5	100
EU	18,6	81,4	100	17,3	82,7	100	14,7	85,3	100

<sup>(1)</sup>: Denmark distinguishes only two categories.

<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007

**Table 51: Degree of overall satisfaction with the dwelling by gender. Age: 16+, 2007. Full sample**

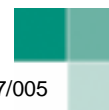
Percent who declare: 1.Very dissatisfied, 2.Somewhat dissatisfied, 3.Satisfied, 4.Very satisfied, T: Total

	Females														
	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	2,1	7,9	50,7	39,4	100	1,3	6,0	44,5	48,2	100	1,5	6,5	46,3	45,7	100
BE	6,5	7,0	55,5	31,0	100	5,3	4,7	48,6	41,4	100	5,6	5,2	50,3	38,8	100
BG	8,1	14,8	65,2	12,0	100	8,7	19,4	61,1	10,8	100	8,7	19,2	61,3	10,8	100
CY	5,4	17,1	62,8	14,7	100	2,4	10,3	61,1	26,1	100	3,1	11,8	61,5	23,7	100
CZ	3,1	13,5	70,2	13,1	100	2,4	10,8	71,9	14,9	100	2,6	11,4	71,5	14,5	100
DE	9,2	8,5	40,7	41,6	100	10,5	6,0	36,5	46,9	100	10,1	6,9	37,9	45,1	100
DK	2,8	7,7	27,5	62,0	100	1,9	3,2	25,3	69,6	100	2,1	4,1	25,7	68,1	100
EE	4,6	25,2	60,8	9,4	100	3,4	25,4	58,3	13,0	100	3,9	25,3	59,2	11,7	100
EL	3,6	15,9	68,4	12,1	100	1,7	9,5	69,3	19,5	100	2,1	10,7	69,1	18,1	100
ES	3,6	10,6	64,2	21,7	100	2,6	7,3	66,7	23,3	100	2,9	8,2	66,1	22,9	100
FI	2,6	5,7	50,9	40,8	100	2,2	4,6	47,6	45,6	100	2,4	5,0	48,7	44,0	100
FR	1,8	10,8	57,7	29,7	100	0,7	7,2	54,6	37,5	100	1,0	8,0	55,3	35,7	100
HU	11,3	25,1	53,8	9,8	100	11,7	25,4	50,2	12,8	100	11,6	25,3	51,3	11,8	100
IE	8,4	15,1	39,1	37,5	100	6,5	8,7	37,8	47,1	100	6,9	9,9	38,0	45,2	100
IT	3,1	15,8	68,3	12,8	100	1,9	11,5	68,9	17,7	100	2,2	12,8	68,8	16,3	100
LT	9,4	28,3	56,5	5,7	100	7,1	29,3	54,8	8,9	100	7,8	29,0	55,3	8,0	100
LU	1,4	4,4	42,6	51,6	100	1,4	4,2	40,4	54,2	100	1,4	4,2	40,9	53,6	100
LV	9,3	27,9	55,8	7,0	100	6,4	21,4	64,2	8,0	100	7,5	23,8	61,1	7,7	100
NL	1,6	2,9	32,1	63,4	100	0,8	2,2	29,0	68,0	100	1,0	2,4	29,7	66,9	100
PL	5,4	18,1	71,1	5,4	100	4,7	15,5	70,6	9,2	100	4,9	16,1	70,7	8,3	100
PT	6,6	14,3	63,0	16,1	100	4,9	11,0	63,0	21,1	100	5,5	12,1	63,0	19,4	100
RO <sup>(2)</sup>	10,6	71,8	17,6	0,0	100	8,8	71,8	19,4	0,0	100	9,2	71,8	19,0	0,0	100
SE	0,6	6,1	40,5	52,8	100	0,3	3,5	37,5	58,7	100	0,4	4,1	38,2	57,4	100
SI	4,2	10,5	59,8	25,6	100	3,2	7,6	56,9	32,3	100	3,4	8,4	57,7	30,5	100
SK	3,6	20,3	68,8	7,3	100	3,4	20,0	64,4	12,2	100	3,5	20,1	65,8	10,7	100
UK	1,4	5,6	33,3	59,7	100	0,7	4,5	35,3	59,4	100	0,9	4,7	34,9	59,5	100
EU	5,1	14,0	52,7	28,2	100	4,2	12,1	51,5	32,2	100	4,4	12,6	51,8	31,1	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007



**Table 52: Degree of overall satisfaction with the dwelling by gender. Age: 16+, 2007. Full sample**

Percent who declare: 1.Very dissatisfied, 2.Somewhat dissatisfied, 3.Satisfied, 4.Very satisfied, T: Total

	Males														
	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	2,9	7,5	50,4	39,3	100	0,9	5,7	47,1	46,3	100	1,4	6,2	48,0	44,5	100
BE	5,9	6,0	53,7	34,4	100	6,2	4,7	49,3	39,8	100	6,2	4,9	50,2	38,8	100
BG	11,9	17,8	59,2	11,1	100	9,2	19,5	59,7	11,6	100	9,3	19,4	59,7	11,6	100
CY	6,2	16,8	63,4	13,6	100	2,3	10,9	61,2	25,7	100	3,0	12,0	61,6	23,4	100
CZ	2,6	12,7	72,0	12,8	100	2,6	11,0	71,9	14,5	100	2,6	11,3	71,9	14,2	100
DE	9,7	8,0	42,3	40,0	100	10,0	6,3	36,3	47,5	100	9,9	6,8	37,9	45,4	100
DK	4,2	4,0	30,7	61,2	100	1,4	3,7	27,1	67,8	100	1,8	3,7	27,6	67,0	100
EE	3,6	24,4	63,6	8,5	100	4,1	25,8	57,7	12,5	100	3,9	25,3	59,6	11,2	100
EL	3,1	14,2	70,1	12,7	100	2,3	10,4	68,1	19,2	100	2,4	11,0	68,4	18,2	100
ES	4,4	10,0	65,5	20,2	100	2,7	7,6	67,0	22,7	100	3,0	8,1	66,7	22,2	100
FI	1,9	4,7	54,7	38,8	100	1,0	4,0	54,5	40,5	100	1,3	4,2	54,6	40,0	100
FR	1,1	10,1	59,2	29,6	100	0,9	7,1	54,9	37,2	100	0,9	7,7	55,7	35,6	100
HU	11,7	27,8	50,9	9,7	100	12,2	25,4	48,9	13,5	100	12,1	26,0	49,4	12,5	100
IE	6,1	8,9	44,3	40,8	100	6,9	7,8	39,1	46,2	100	6,7	8,0	40,1	45,2	100
IT	3,1	15,5	68,0	13,4	100	2,3	12,2	67,8	17,7	100	2,5	12,9	67,8	16,7	100
LT	7,4	29,2	58,6	4,8	100	8,2	28,4	54,5	9,0	100	8,0	28,6	55,4	8,0	100
LU	1,8	6,8	40,2	51,3	100	1,0	3,6	40,6	54,9	100	1,1	4,2	40,5	54,1	100
LV	8,7	27,8	57,0	6,5	100	7,9	21,5	62,9	7,7	100	8,2	23,3	61,3	7,3	100
NL	2,1	3,3	30,7	63,9	100	0,9	2,0	30,0	67,2	100	1,1	2,2	30,1	66,6	100
PL	5,0	18,2	71,5	5,3	100	4,9	15,9	70,4	8,8	100	4,9	16,4	70,7	8,1	100
PT	7,5	13,1	64,3	15,2	100	4,7	11,6	62,3	21,5	100	5,4	12,0	62,8	19,8	100
RO <sup>(2)</sup>	12,4	68,7	18,9	0,0	100	9,1	71,6	19,2	0,0	100	9,7	71,2	19,2	0,0	100
SE	1,1	6,8	48,4	43,8	100	0,5	3,6	41,9	53,9	100	0,6	4,1	43,0	52,3	100
SI	5,0	9,8	61,0	24,3	100	2,8	7,1	59,5	30,6	100	3,3	7,7	59,8	29,2	100
SK	3,8	19,6	68,6	8,0	100	3,5	19,5	64,6	12,5	100	3,6	19,5	65,5	11,4	100
UK	1,3	4,6	36,5	57,6	100	0,6	4,5	35,6	59,3	100	0,8	4,5	35,8	59,0	100
EU	5,3	13,1	53,6	28,0	100	4,3	12,3	51,5	32,0	100	4,5	12,4	51,9	31,1	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007

**Table 53: Degree of overall satisfaction with the dwelling by age group. Only respondents, 2007**

Percent who declare: 1.Very dissatisfied or somewhat dissatisfied, 2.Satisfied or very satisfied

	Age: 16-64								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	20,3	79,7	<b>100</b>	11,5	88,6	<b>100</b>	7,8	92,2	<b>100</b>
<b>BE</b>	15,4	84,6	<b>100</b>	16,0	84,1	<b>100</b>	11,5	88,6	<b>100</b>
<b>BG</b>	48,0	52,0	<b>100</b>	28,0	72,0	<b>100</b>	28,9	71,1	<b>100</b>
<b>CY</b>	25,4	74,6	<b>100</b>	20,1	79,9	<b>100</b>	13,5	86,5	<b>100</b>
<b>CZ</b>	22,0	78,0	<b>100</b>	18,2	81,8	<b>100</b>	13,9	86,1	<b>100</b>
<b>DE</b>	24,0	76,0	<b>100</b>	21,4	78,6	<b>100</b>	18,0	82,0	<b>100</b>
<b>DK <sup>(1)</sup></b>				10,8	89,2	<b>100</b>	5,8	94,2	<b>100</b>
<b>EE</b>	43,4	56,6	<b>100</b>	34,2	65,9	<b>100</b>	28,4	71,6	<b>100</b>
<b>EL</b>	18,6	81,4	<b>100</b>	17,8	82,2	<b>100</b>	11,6	88,4	<b>100</b>
<b>ES</b>	18,6	81,4	<b>100</b>	13,9	86,1	<b>100</b>	10,6	89,4	<b>100</b>
<b>FI</b>	13,2	86,8	<b>100</b>	6,2	93,8	<b>100</b>	6,2	93,8	<b>100</b>
<b>FR</b>	17,6	82,4	<b>100</b>	15,0	85,0	<b>100</b>	8,9	91,2	<b>100</b>
<b>HU</b>	43,6	56,4	<b>100</b>	38,5	61,5	<b>100</b>	37,8	62,2	<b>100</b>
<b>IE</b>	31,3	68,8	<b>100</b>	25,1	74,9	<b>100</b>	15,3	84,8	<b>100</b>
<b>IT</b>	26,1	73,9	<b>100</b>	20,0	80,0	<b>100</b>	14,6	85,4	<b>100</b>
<b>LT</b>	49,8	50,2	<b>100</b>	38,5	61,5	<b>100</b>	36,8	63,2	<b>100</b>
<b>LU</b>	5,5	94,5	<b>100</b>	8,2	91,9	<b>100</b>	5,5	94,5	<b>100</b>
<b>LV</b>	47,0	53,0	<b>100</b>	41,4	58,6	<b>100</b>	28,3	71,8	<b>100</b>
<b>NL</b>	8,8	91,3	<b>100</b>	5,8	94,3	<b>100</b>	3,5	96,5	<b>100</b>
<b>PL</b>	29,2	70,8	<b>100</b>	26,2	73,8	<b>100</b>	20,4	79,6	<b>100</b>
<b>PT</b>	22,7	77,3	<b>100</b>	22,7	77,3	<b>100</b>	16,1	83,9	<b>100</b>
<b>RO <sup>(2)</sup></b>									
<b>SE</b>	9,3	90,7	<b>100</b>	8,1	91,9	<b>100</b>	4,5	95,5	<b>100</b>
<b>SI</b>	14,2	85,8	<b>100</b>	15,6	84,4	<b>100</b>	10,4	89,6	<b>100</b>
<b>SK</b>	23,7	76,3	<b>100</b>	24,2	75,8	<b>100</b>	23,1	76,9	<b>100</b>
<b>UK</b>	11,8	88,2	<b>100</b>	8,9	91,1	<b>100</b>	6,3	93,8	<b>100</b>
<b>EU</b>	22,7	77,3	<b>100</b>	19,9	80,1	<b>100</b>	15,9	84,2	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007

**Table 54: Degree of overall satisfaction with the dwelling by age group. Only respondents, 2007**

Percent who declare: 1.Very dissatisfied or somewhat dissatisfied, 2.Satisfied or very satisfied

	Age: 65+								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	9,6	90,4	<b>100</b>	3,8	96,2	<b>100</b>	2,7	97,3	<b>100</b>
<b>BE</b>	9,7	90,4	<b>100</b>	11,0	89,0	<b>100</b>	9,9	90,1	<b>100</b>
<b>BG</b>	18,9	81,1	<b>100</b>	14,4	85,7	<b>100</b>	14,2	85,8	<b>100</b>
<b>CY</b>	23,7	76,3	<b>100</b>	20,0	80,0	<b>100</b>	11,3	88,7	<b>100</b>
<b>CZ</b>	16,4	83,6	<b>100</b>	12,3	87,7	<b>100</b>	8,6	91,4	<b>100</b>
<b>DE</b>				12,4	87,7	<b>100</b>	13,8	86,2	<b>100</b>
<b>DK <sup>(1)</sup></b>	18,2	81,8	<b>100</b>	4,5	95,5	<b>100</b>	2,2	97,8	<b>100</b>
<b>EE</b>	23,4	76,6	<b>100</b>	20,8	79,2	<b>100</b>	15,0	85,0	<b>100</b>
<b>EL</b>	20,1	79,9	<b>100</b>	18,1	82,0	<b>100</b>	10,4	89,6	<b>100</b>
<b>ES</b>	12,8	87,2	<b>100</b>	11,6	88,4	<b>100</b>	6,9	93,2	<b>100</b>
<b>FI</b>	7,0	93,0	<b>100</b>	7,0	93,0	<b>100</b>	5,7	94,3	<b>100</b>
<b>FR</b>	13,1	86,9	<b>100</b>	8,4	91,6	<b>100</b>	5,0	95,0	<b>100</b>
<b>HU</b>	36,6	63,4	<b>100</b>	34,8	65,2	<b>100</b>	34,9	65,1	<b>100</b>
<b>IE</b>	17,7	82,4	<b>100</b>	12,1	88,0	<b>100</b>	11,8	88,2	<b>100</b>
<b>IT</b>	23,0	77,0	<b>100</b>	16,7	83,3	<b>100</b>	8,8	91,2	<b>100</b>
<b>LT</b>	29,5	70,6	<b>100</b>	33,3	66,7	<b>100</b>	21,2	78,8	<b>100</b>
<b>LU</b>	7,1	92,9	<b>100</b>	6,4	93,6	<b>100</b>	3,3	96,7	<b>100</b>
<b>LV</b>	37,8	62,2	<b>100</b>	24,8	75,2	<b>100</b>	22,0	78,0	<b>100</b>
<b>NL</b>	5,6	94,4	<b>100</b>	1,6	98,4	<b>100</b>	2,1	97,9	<b>100</b>
<b>PL</b>	21,6	78,4	<b>100</b>	20,5	79,5	<b>100</b>	20,2	79,8	<b>100</b>
<b>PT</b>	26,7	73,3	<b>100</b>	14,8	85,2	<b>100</b>	13,2	86,8	<b>100</b>
<b>RO <sup>(1)</sup></b>									
<b>SE</b>	5,8	94,2	<b>100</b>	3,8	96,2	<b>100</b>	1,9	98,1	<b>100</b>
<b>SI</b>	16,9	83,1	<b>100</b>	11,3	88,7	<b>100</b>	9,0	91,0	<b>100</b>
<b>SK</b>	22,9	77,1	<b>100</b>	19,1	80,9	<b>100</b>	14,0	86,0	<b>100</b>
<b>UK</b>	3,8	96,2	<b>100</b>	2,5	97,5	<b>100</b>	1,9	98,1	<b>100</b>
<b>EU</b>	19,6	80,4	<b>100</b>	15,1	84,9	<b>100</b>	11,8	88,2	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007



**Table 55: Degree of overall satisfaction with the dwelling by age group. Full sample, 2007**

Percent who declare: 1.Very dissatisfied, 2.Somewhat dissatisfied, 3.Satisfied, 4.Very satisfied, T: Total

	Age 16-64														
	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	3,5	9,5	48,0	38,9	100	1,2	6,3	46,2	46,4	100	1,7	7,0	46,5	44,9	100
BE	6,7	8,3	54,4	30,7	100	5,6	4,9	48,9	40,6	100	5,8	5,5	49,9	38,9	100
BG	11,9	26,8	52,3	9,0	100	9,9	21,1	58,6	10,4	100	10,0	21,2	58,5	10,4	100
CY	5,2	18,1	61,6	15,1	100	2,4	10,6	60,6	26,4	100	2,8	11,7	60,8	24,8	100
CZ	3,2	15,1	68,5	13,2	100	2,6	11,6	71,4	14,5	100	2,7	12,1	71,0	14,3	100
DE	9,9	10,2	42,6	37,3	100	10,1	6,7	37,3	45,9	100	10,0	7,5	38,6	43,9	100
DK	4,2	7,3	28,2	60,4	100	1,8	4,0	27,5	66,7	100	2,2	4,5	27,6	65,8	100
EE	5,4	29,2	57,3	8,1	100	3,9	26,6	57,1	12,5	100	4,2	27,2	57,2	11,4	100
EL	3,4	15,0	68,3	13,3	100	2,1	10,1	68,3	19,5	100	2,2	10,6	68,3	18,9	100
ES	3,7	11,7	63,8	20,8	100	2,7	7,8	66,6	22,8	100	2,9	8,5	66,2	22,5	100
FI	1,3	6,2	51,7	40,8	100	1,5	4,5	51,6	42,4	100	1,5	4,9	51,6	42,0	100
FR	2,2	12,0	58,4	27,4	100	0,9	7,4	55,0	36,7	100	1,1	8,1	55,5	35,3	100
HU	12,1	26,6	51,2	10,1	100	12,0	25,8	49,3	13,0	100	12,0	26,0	49,7	12,4	100
IE	7,7	14,4	40,8	37,0	100	6,5	8,8	38,9	45,9	100	6,7	9,6	39,1	44,6	100
IT	4,2	16,9	65,1	13,8	100	2,3	12,5	67,7	17,5	100	2,6	13,2	67,3	17,0	100
LT	9,6	32,0	53,5	4,9	100	7,7	29,8	53,4	9,0	100	8,0	30,2	53,5	8,3	100
LU	1,8	6,5	43,4	48,4	100	1,3	3,9	42,0	52,8	100	1,4	4,3	42,3	52,0	100
LV	11,2	32,6	50,5	5,8	100	7,0	22,2	63,0	7,8	100	8,0	24,6	60,1	7,4	100
NL	2,0	3,7	34,7	59,6	100	0,9	2,2	30,7	66,2	100	1,1	2,5	31,4	65,1	100
PL	5,4	19,8	69,4	5,3	100	4,8	15,8	70,5	8,9	100	4,9	16,5	70,3	8,4	100
PT	7,4	14,4	60,7	17,5	100	4,8	11,6	62,0	21,5	100	5,3	12,2	61,8	20,7	100
RO <sup>(2)</sup>	15,4	66,6	18,0	0,0	100	9,6	71,3	19,1	0,0	100	10,3	70,8	18,9	0,0	100
SE	1,1	7,5	43,0	48,5	100	0,4	4,1	40,3	55,3	100	0,5	4,6	40,7	54,2	100
SI	4,9	10,3	59,0	25,8	100	2,8	7,8	58,3	31,1	100	3,2	8,3	58,5	30,0	100
SK	3,7	21,9	66,0	8,5	100	3,5	20,3	63,9	12,3	100	3,6	20,6	64,3	11,5	100
UK	2,0	6,7	39,1	52,2	100	0,8	4,9	37,8	56,5	100	1,0	5,2	38,0	55,9	100
EU	5,8	14,6	52,4	27,2	100	4,3	12,7	52,0	31,0	100	4,6	13,1	52,1	30,3	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007



**Table 56: Degree of overall satisfaction with the dwelling by age group. Full sample, 2007**

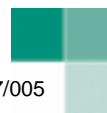
Percent who declare: 1.Very dissatisfied, 2.Somewhat dissatisfied, 3.Satisfied, 4.Very satisfied, T: Total

	Age 65+														
	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	1,0	5,2	53,9	39,9	100	0,4	2,3	43,1	54,2	100	0,7	4,0	49,4	45,9	100
BE	5,6	4,1	55,2	35,1	100	6,8	3,2	49,0	41,1	100	6,2	3,6	51,8	38,4	100
BG	8,7	10,0	68,2	13,1	100	4,8	12,4	68,6	14,3	100	5,3	12,0	68,5	14,1	100
CY	6,5	15,4	65,3	12,8	100	2,4	10,1	66,3	21,2	100	4,6	12,9	65,8	16,7	100
CZ	2,5	10,5	74,3	12,7	100	2,1	5,9	75,5	16,6	100	2,3	8,1	74,9	14,7	100
DE	8,7	5,6	39,7	46,0	100	11,2	3,1	31,2	54,6	100	9,8	4,4	35,8	49,9	100
DK	1,0	3,5	30,3	65,3	100	1,0	1,2	20,1	77,7	100	1,0	1,7	22,5	74,8	100
EE	2,7	19,6	67,6	10,1	100	2,0	13,8	68,4	15,8	100	2,5	18,1	67,8	11,5	100
EL	3,4	15,3	69,8	11,6	100	1,5	9,2	70,8	18,6	100	2,4	12,0	70,3	15,4	100
ES	4,3	8,3	66,0	21,4	100	2,5	5,0	68,4	24,1	100	3,4	6,6	67,3	22,8	100
FI	4,1	3,4	54,1	38,4	100	2,6	3,2	46,4	47,8	100	3,4	3,3	50,5	42,7	100
FR	0,6	8,6	58,2	32,6	100	0,1	4,9	52,9	42,1	100	0,4	6,8	55,6	37,3	100
HU	10,5	25,6	54,6	9,3	100	11,8	21,5	52,4	14,4	100	10,9	24,1	53,8	11,1	100
IE	6,4	7,2	43,1	43,3	100	8,3	3,2	34,7	53,8	100	7,5	5,0	38,4	49,2	100
IT	2,2	14,7	70,8	12,4	100	0,9	7,8	72,5	18,9	100	1,7	11,9	71,4	15,1	100
LT	7,7	25,0	61,5	5,8	100	6,5	19,4	65,9	8,1	100	7,3	23,1	63,1	6,6	100
LU	1,3	3,9	37,8	57,0	100	0,0	3,8	29,6	66,7	100	0,6	3,8	33,3	62,3	100
LV	6,4	21,7	63,8	8,2	100	8,5	14,4	69,1	8,1	100	7,0	19,4	65,5	8,1	100
NL	1,3	1,6	24,5	72,6	100	0,6	1,3	22,4	75,7	100	0,9	1,4	23,2	74,6	100
PL	5,0	15,9	73,8	5,4	100	4,9	14,4	70,9	9,8	100	5,0	15,3	72,6	7,2	100
PT	6,5	13,0	66,8	13,7	100	4,6	8,3	67,8	19,2	100	5,9	11,5	67,1	15,6	100
RO <sup>(2)</sup>	7,2	74,5	18,3	0,0	100	4,2	74,5	21,3	0,0	100	5,7	74,5	19,8	0,0	100
SE	0,3	4,3	45,2	50,2	100	0,4	1,5	37,7	60,4	100	0,4	2,3	40,0	57,3	100
SI	3,8	9,8	63,0	23,4	100	4,3	4,7	57,1	34,0	100	4,1	7,0	59,8	29,2	100
SK	3,7	17,5	72,5	6,3	100	1,8	11,8	72,4	14,0	100	3,2	15,9	72,5	8,4	100
UK	0,4	2,8	28,1	68,8	100	0,0	2,1	21,9	76,0	100	0,2	2,3	24,5	73,0	100
EU	4,4	12,4	54,0	29,2	100	3,7	8,6	48,1	39,6	100	4,1	10,5	51,2	34,2	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007



### 3.1.4 Data source

EU-SILC UDB 2007 – version 1 of August 2011

### 3.1.5 Methodology

In 2007, the EU-SILC survey was supplemented with an ad hoc module on housing conditions.<sup>19</sup> The variable MH080 'Overall satisfaction with dwelling' refers to the respondent's opinion/feeling about the degree of satisfaction with the dwelling in terms of meeting the household needs/opinion on the price, space, neighbourhood, distance to work, quality and other aspects.

The respondent could use four categories in order to express his overall satisfaction with dwelling: 1. Very dissatisfied, 2. Somewhat dissatisfied, 3. Satisfied and 4. Very satisfied.

Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040). Also, we have used the age at the time of the interview.

### 3.1.6 Notes

The values taken by the overall satisfaction refer to the household, although the needs of persons with disabilities being members of this household are taken into account. As the value is established for the household, we assign the same value to all members of the household. In order to reduce this bias, we present also estimates covering only respondents.

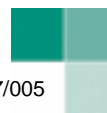
The data do not take into account the type of disability. They represent an average for all persons with disabilities. We know that the implications and the relation with the environment is not the same for all types of disability. This means that for certain types of disability, the estimates might underestimate seriously difficulties encountered by certain categories (e.g. persons with mobility problems).

The number of disabled respondents in Bulgaria is relatively small (96 limited and 97 strongly limited).

## 3.2 HOUSING AND GROCERY SERVICES

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<sup>19</sup> Eurostat: "EU-SILC Module 2007 on housing conditions", Eurostat, Directorate F: Social and information society statistics, Unit F-3: Living conditions and social protection.



### 3.2.1 Relevance to EU policy / Strategy

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life.

An easy access of grocery services is an important factor in everyday life. The following presents the results of an EU-SILC 2007 ad hoc module on housing conditions.

### 3.2.2 Headline findings

#### 3.2.2.1 General comments

The term “accessibility” used by the EU-SILC survey refers to housing conditions, notably distance between dwelling and possibilities for shopping. Urbanisation, transport and similar factors might be important determinants. Another important factor might be mobility barriers. The terms “access” and “accessibility” used by the EU-SILC survey do not follow the meaning of the UN Convention.

Disability increases significantly difficulty to access grocery services. About 20% of persons with severe disabilities declare facing difficulties to access grocery services. This percentage is only 8% for persons without disabilities. It is important to note that this is an average rate for all persons with severe disabilities and that some persons with severe disabilities might not have mobility problems.

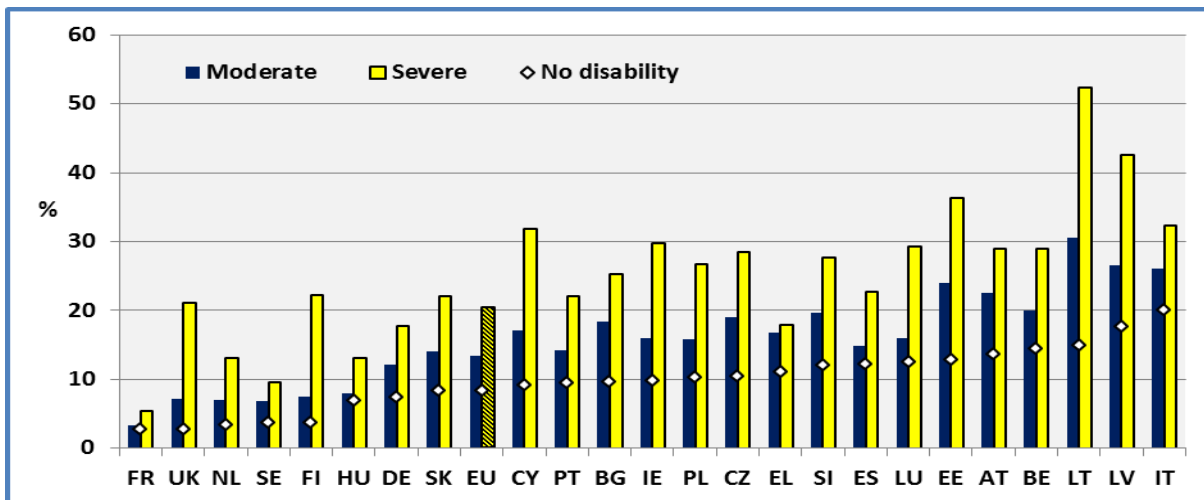
It is important to note that accessibility is used to indicate several factors like distance from house, diversity of services, etc. Issues related to disability are only one dimension among different determinants. There is no explicit reference to obstacles and architectural barriers in the questionnaire.

#### **Figure 81: Housing and grocery services**

**Percent of persons declaring difficult access of grocery services. Age: 16 +, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

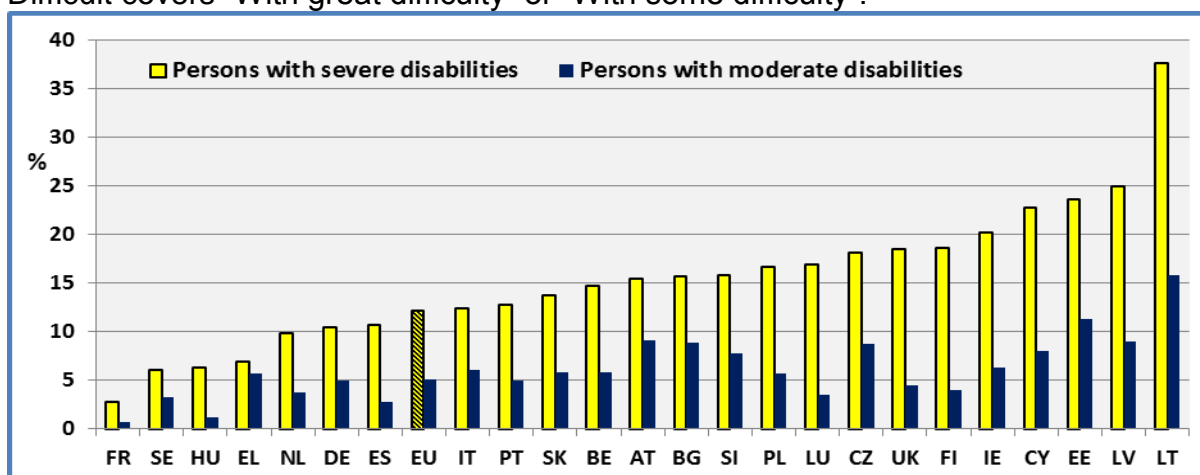
The degree of disability increases the difference between disabled and non-disabled persons. We observe a disadvantage of 12 percentage points for persons with severe disabilities in comparison to persons without disabilities. The equivalent difference for moderate disability is 5 percentage points. This rate might be much higher if we take into account the type of disability. We treat this issue below.

This disadvantage is present in all Member States although there are significant differences across countries. This systematic difference indicates that current policies may not eliminate this disadvantage; however, they may reduce it.

**Figure 82: Housing and grocery services.****Disadvantage of persons with disabilities concerning grocery services.**

The data do not take into account the type of disability. The data cover only respondents.

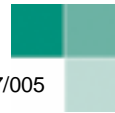
Disadvantage = Percent of persons with disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. Age: 16 +, 2007. Difficult covers “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

**3.2.2.2 Gender**

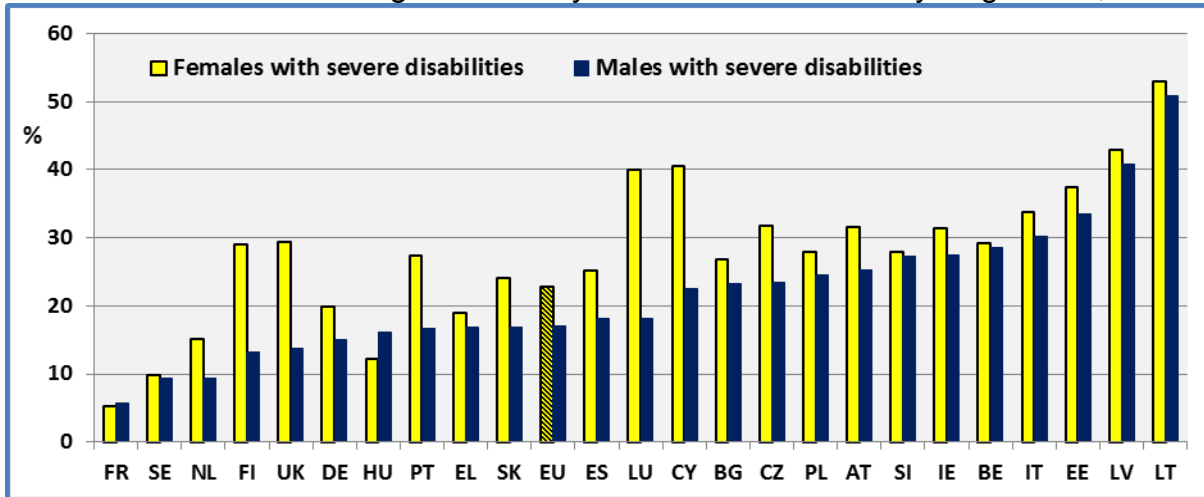
In the big majority of countries, disabled women declare more often difficulties in accessing grocery services. The traditional sharing of roles in the household might explain this difference. Women might face more often problems relating to shopping like distance from the house, absence of specific services, etc.



**Figure 83: Housing and grocery services**  
**Percent of persons with severe disabilities declaring difficult access of grocery services.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”. Age: 16 +, 2007.



Data source: EU-SILC 2007

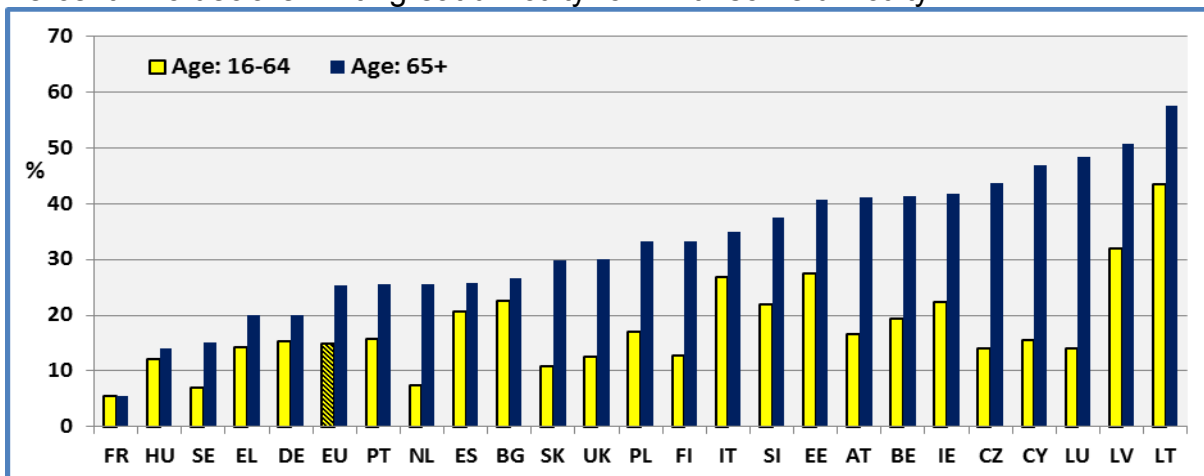
### 3.2.2.3 Age

Age increases significantly problems related to accessibility of shopping services. Although the survey does not distinguish the type of disability, we may advance that mobility problems might be linked to reported accessibility difficulties.

**Figure 84: Housing and grocery services**  
**Percent of persons with severe disabilities declaring difficult access of grocery services, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”.





## Data source: EU-SILC 2007

When we compare the percentage of persons with severe disabilities declaring difficult access and the percentage of persons without disabilities declaring difficult access, in the age group 65 and over, we find a difference of 15 percentage points. The equivalent rate for persons aged 16-64 is 7 percentage points.

Age increases the disadvantage between disabled and non-disabled. The disadvantage of elderly people with severe disabilities in comparison to elderly without disabilities amounts to about 15 percentage points. This disadvantage is smaller for younger persons with disabilities.

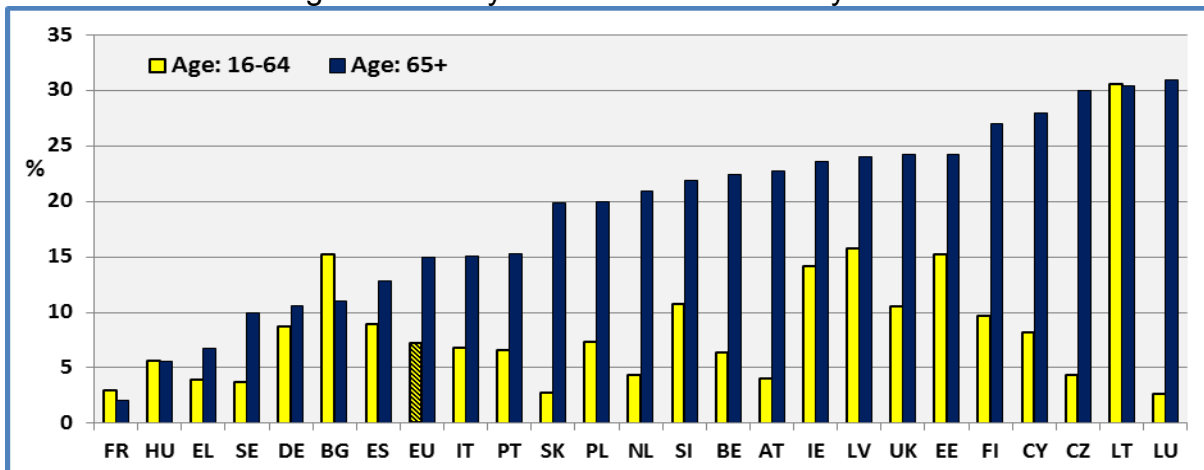
### Figure 85: Housing and grocery services

#### Disadvantage of persons with severe disabilities concerning grocery services.

The data do not take into account the type of disability. The data cover only respondents.

Disadvantage = Percent of persons with severe disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. 2007.

Difficult covers “With great difficulty” or “With some difficulty”.



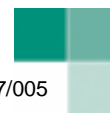
Data source: EU-SILC 2007

#### 3.2.2.4 Type of disability

As noted above, the data report an average for all persons with a disability. The type of disability might be an important determinant. In the following, we will attempt to elaborate some comments on the impact of the nature of disability.

The Labour Force Survey 2002 ad hoc module on the employment of persons with disabilities<sup>20</sup> provides an estimate of the number of persons with long standing health problems and disabilities aged 15-64. This estimate (15%) is close to the percentage

<sup>20</sup> APPLICA & CESEP & ALPHAMETRICS: “Men and women with disabilities in the EU: Statistical analysis of the LFS ad hoc module and the EU-SILC”, Study financed by DG Employment, Social Affairs and Equal opportunities. European Commission, Brussels, 2007.



provided by the EU-SILC survey (17%). Furthermore, it informs us that among these persons about 30% have mobility problems and the remaining does not face mobility related problems. More exactly, it indicates that health problems or disability restrict mobility to and from work.

In the following, we assume that shopping for a person with an activity limitation is mainly a mobility problem related to barriers. This enables us to simplify the situation and assume that certain disabilities do not restrict the capacity of shopping, for example diabetes, heart problems, mental, etc.

Consequently, we split the group of persons with disabilities into two groups: disabled with mobility problems and disabled without mobility problems. We use the proportion provided by the LFS 2002 ad hoc module (1/3 and 2/3).

We assign to moderately disabled persons without mobility problems the same rate as for persons without disabilities (8,3). This enables us to estimate the percentage of persons with moderate mobility problems which faces difficulty in accessing grocery services.<sup>21</sup>

We apply a similar method for persons with a severe disability. The following table presents the EU-SILC estimates, our assumptions and the ensuing results.

**Table 57: Percent of persons with mobility problems who declare difficult access of grocery services.**

Only respondents, 2007. Percent who declare: With great difficulty or with some difficulty

	<b>All persons by disability status</b>	<b>Persons with disabilities excluding persons with mobility problems</b>	<b>Persons with mobility problems</b>
	EU-SILC estimates	Hypothesis	Result
<b>Age group: 16+</b>			
<b>No disability</b>	8,3		
<b>Moderate</b>	13,4	8,3	23,7
<b>Severe</b>	20,4	13,4	34,4
<b>Age group: 65+</b>			
<b>No disability</b>	10,4		
<b>Moderate</b>	16,1	10,4	27,5
<b>Severe</b>	25,4	16,1	44,0

<sup>21</sup> In fact, we have one equation with one unknown:  $13,4 = (2/3) \cdot 8,3 + (1/3) \cdot X$ .



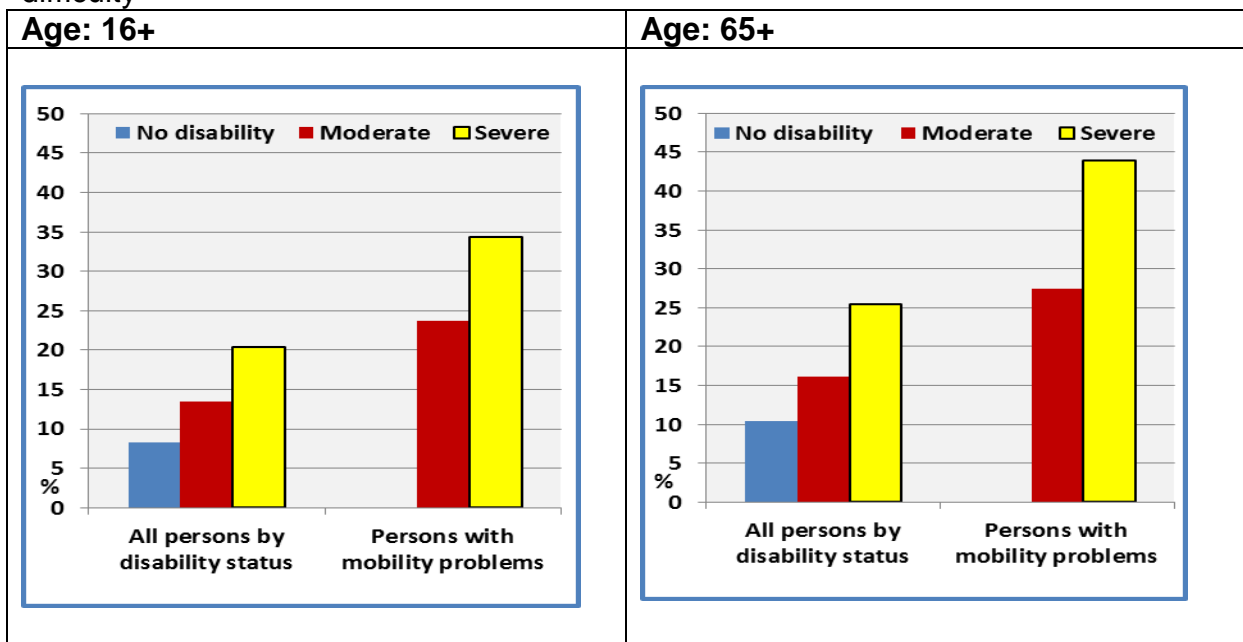


Our estimation indicates that 44% of persons aged 65 and over with severe mobility problems experience difficulties in accessing grocery services. This rate is 34% for all persons aged 16 and over.

These estimations have an indicative value. However, they reveal that persons with specific types of disability face much more difficulties than the average for all persons with disabilities.

**Figure 86: Percent of persons with mobility problems who declare difficult access of grocery services.**

Only respondents, 2007. Percent who declare: With great difficulty or with some difficulty



### 3.2.3 Data

**Table 58: Grocery services. Age 16 +, 2007. Only respondents**

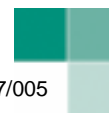
Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	28,9	71,1	100	22,6	77,4	100	13,5	86,5	100
BE	29,0	71,0	100	20,1	79,9	100	14,2	85,8	100
BG	25,3	74,7	100	18,4	81,6	100	9,5	90,5	100
CY	31,8	68,2	100	17,1	82,9	100	9,1	90,9	100
CZ	28,4	71,6	100	19,0	81,0	100	10,3	89,7	100
DE	17,7	82,3	100	12,2	87,8	100	7,3	92,8	100
DK <sup>(1)</sup>				11,8	88,2	100	7,4	92,6	100
EE	36,4	63,7	100	24,0	76,0	100	12,8	87,2	100
EL	18,0	82,0	100	16,7	83,3	100	11,0	89,0	100
ES	22,7	77,3	100	14,8	85,2	100	12,0	88,0	100
FI	22,2	77,9	100	7,6	92,4	100	3,6	96,5	100
FR	5,5	94,5	100	3,3	96,7	100	2,6	97,4	100
HU	13,1	86,9	100	8,0	92,0	100	6,8	93,2	100
IE	29,8	70,2	100	15,9	84,1	100	9,6	90,4	100
IT	32,4	67,6	100	26,0	74,0	100	19,9	80,1	100
LT	52,4	47,6	100	30,6	69,4	100	14,7	85,3	100
LU	29,3	70,7	100	15,9	84,1	100	12,5	87,5	100
LV	42,6	57,4	100	26,6	73,4	100	17,6	82,4	100
NL	13,1	86,9	100	7,0	93,0	100	3,3	96,7	100
PL	26,8	73,2	100	15,8	84,2	100	10,1	89,9	100
PT	22,1	77,9	100	14,2	85,8	100	9,3	90,7	100
RO <sup>(2)</sup>	5,4	94,6	100	3,5	96,5	100	2,8	97,2	100
SE	9,6	90,4	100	6,9	93,2	100	3,5	96,5	100
SI	27,7	72,3	100	19,7	80,3	100	11,9	88,1	100
SK	22,0	78,0	100	14,1	86,0	100	8,2	91,8	100
UK	21,2	78,9	100	7,2	92,8	100	2,7	97,3	100
EU	20,4	79,6	100	13,4	86,6	100	8,3	91,7	100

(1): Denmark distinguishes only two categories.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007



**Table 59: Difficulty/Facility concerning grocery services. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	6,5	17,7	41,8	34,0	100	2,4	13,0	40,8	43,9	100	3,5	14,3	41,1	41,1	100
BE	8,4	14,1	43,7	33,9	100	4,7	9,8	45,9	39,7	100	5,5	10,7	45,4	38,4	100
BG	7,6	11,7	35,3	45,4	100	1,8	7,5	37,9	52,7	100	2,1	7,7	37,8	52,4	100
CY	6,5	12,8	58,1	22,6	100	1,8	6,8	55,9	35,5	100	2,7	8,0	56,3	33,0	100
CZ	4,4	15,6	51,3	28,7	100	2,0	9,2	53,3	35,6	100	2,5	10,6	52,8	34,1	100
DE	1,7	11,5	40,8	46,0	100	0,7	7,1	35,1	57,1	100	1,0	8,5	36,8	53,7	100
DK	1,8	10,0	37,6	50,6	100	1,0	6,4	36,9	55,7	100	1,1	7,0	37,0	54,8	100
EE	7,4	18,4	54,9	19,2	100	2,5	11,8	62,4	23,4	100	4,2	14,1	59,8	22,0	100
EL	7,3	11,5	44,9	36,3	100	3,2	8,3	46,7	41,8	100	3,9	8,9	46,4	40,8	100
ES	3,1	14,1	61,2	21,7	100	1,7	10,3	63,3	24,7	100	2,1	11,2	62,8	24,0	100
FI	3,9	8,0	44,7	43,4	100	0,7	2,8	41,0	55,4	100	1,7	4,4	42,2	51,7	100
FR	0,6	2,9	40,8	55,6	100	0,5	2,3	38,5	58,8	100	0,5	2,4	39,0	58,1	100
HU	2,0	7,8	52,3	37,9	100	1,5	5,8	49,9	42,8	100	1,6	6,4	50,6	41,4	100
IE	4,9	12,8	48,1	34,2	100	1,9	7,1	44,1	47,0	100	2,4	8,1	44,8	44,6	100
IT	7,9	19,3	56,9	15,9	100	4,6	16,4	60,1	18,9	100	5,5	17,2	59,3	18,1	100
LT	7,3	26,8	52,4	13,6	100	1,7	13,4	61,7	23,3	100	3,2	16,9	59,2	20,7	100
LU	6,0	12,2	38,9	43,0	100	1,8	10,9	37,5	49,8	100	2,7	11,2	37,8	48,3	100
LV	9,4	20,4	57,1	13,2	100	2,6	18,0	61,9	17,5	100	4,8	18,8	60,3	16,1	100
NL	2,0	7,0	35,2	55,7	100	0,6	2,7	29,5	67,2	100	0,9	3,6	30,7	64,8	100
PL	4,9	12,3	51,2	31,5	100	3,1	7,5	50,9	38,5	100	3,5	8,6	51,0	36,9	100
PT	3,5	13,5	59,0	24,0	100	2,5	7,6	62,0	27,9	100	2,8	9,4	61,1	26,7	100
RO <sup>(2)</sup>	0,0	4,0	96,1	0,0	100	0,0	2,8	97,2	0,0	100	0,0	3,0	97,0	0,0	100
SE	1,5	6,4	44,1	48,0	100	0,3	3,3	38,3	58,1	100	0,5	3,9	39,5	56,2	100
SI	4,9	16,3	48,0	30,9	100	1,5	10,7	52,8	35,1	100	2,3	12,0	51,6	34,0	100
SK	3,0	11,8	49,1	36,1	100	1,8	6,9	46,5	44,8	100	2,1	8,3	47,3	42,3	100
UK	4,2	6,0	31,4	58,4	100	0,6	2,0	24,5	73,0	100	1,3	2,8	25,9	70,0	100
EU	3,7	11,4	48,2	36,8	100	1,7	7,3	46,8	44,2	100	2,2	8,3	47,2	42,4	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007

**Table 60: Grocery services. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	<b>FEMALES</b>								
	<b>Severe</b>			<b>Moderate</b>			<b>No disability</b>		
	<b>1</b>	<b>2</b>	<b>T</b>	<b>1</b>	<b>2</b>	<b>T</b>	<b>1</b>	<b>2</b>	<b>T</b>
<b>AT</b>	31,6	68,4	<b>100</b>	25,6	74,4	<b>100</b>	14,2	85,9	<b>100</b>
<b>BE</b>	29,3	70,7	<b>100</b>	21,3	78,7	<b>100</b>	15,5	84,6	<b>100</b>
<b>BG</b>	26,9	73,1	<b>100</b>	24,7	75,3	<b>100</b>	9,7	90,3	<b>100</b>
<b>CY</b>	40,5	59,6	<b>100</b>	23,5	76,5	<b>100</b>	10,0	90,0	<b>100</b>
<b>CZ</b>	31,8	68,2	<b>100</b>	20,0	80,0	<b>100</b>	10,8	89,2	<b>100</b>
<b>DE</b>	19,9	80,1	<b>100</b>	13,9	86,1	<b>100</b>	8,4	91,6	<b>100</b>
<b>DK <sup>(1)</sup></b>				11,2	88,8	<b>100</b>	7,5	92,5	<b>100</b>
<b>EE</b>	37,5	62,5	<b>100</b>	23,6	76,4	<b>100</b>	11,9	88,1	<b>100</b>
<b>EL</b>	19,0	81,0	<b>100</b>	18,7	81,3	<b>100</b>	12,2	87,8	<b>100</b>
<b>ES</b>	25,1	74,9	<b>100</b>	16,1	83,9	<b>100</b>	12,1	87,9	<b>100</b>
<b>FI</b>	28,9	71,1	<b>100</b>	9,3	90,7	<b>100</b>	4,4	95,6	<b>100</b>
<b>FR</b>	5,3	94,7	<b>100</b>	3,9	96,1	<b>100</b>	2,6	97,4	<b>100</b>
<b>HU</b>	12,2	87,8	<b>100</b>	7,1	92,9	<b>100</b>	6,9	93,1	<b>100</b>
<b>IE</b>	31,4	68,6	<b>100</b>	14,9	85,1	<b>100</b>	9,6	90,5	<b>100</b>
<b>IT</b>	33,8	66,2	<b>100</b>	25,7	74,3	<b>100</b>	20,7	79,3	<b>100</b>
<b>LT</b>	52,9	47,1	<b>100</b>	30,7	69,3	<b>100</b>	15,0	85,0	<b>100</b>
<b>LU</b>	40,0	60,1	<b>100</b>	18,4	81,6	<b>100</b>	13,1	86,9	<b>100</b>
<b>LV</b>	43,0	57,0	<b>100</b>	27,3	72,7	<b>100</b>	17,9	82,1	<b>100</b>
<b>NL</b>	15,2	84,8	<b>100</b>	8,6	91,4	<b>100</b>	4,0	96,1	<b>100</b>
<b>PL</b>	27,9	72,1	<b>100</b>	15,4	84,6	<b>100</b>	10,1	89,9	<b>100</b>
<b>PT</b>	27,4	72,6	<b>100</b>	13,4	86,7	<b>100</b>	10,0	90,0	<b>100</b>
<b>RO <sup>(2)</sup></b>	5,1	94,9	<b>100</b>	2,8	97,2	<b>100</b>	3,1	96,9	<b>100</b>
<b>SE</b>	9,8	90,2	<b>100</b>	7,4	92,6	<b>100</b>	4,2	95,8	<b>100</b>
<b>SI</b>	28,0	72,0	<b>100</b>	22,6	77,4	<b>100</b>	11,4	88,6	<b>100</b>
<b>SK</b>	24,1	75,9	<b>100</b>	13,1	86,9	<b>100</b>	8,2	91,8	<b>100</b>
<b>UK</b>	29,5	70,5	<b>100</b>	10,3	89,7	<b>100</b>	4,0	96,0	<b>100</b>
<b>EU</b>	22,9	77,2	<b>100</b>	14,4	85,6	<b>100</b>	8,9	91,1	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007

**Table 61: Grocery services. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	<b>MALES</b>								
	<b>Severe</b>			<b>Moderate</b>			<b>No disability</b>		
	<b>1</b>	<b>2</b>	<b>T</b>	<b>1</b>	<b>2</b>	<b>T</b>	<b>1</b>	<b>2</b>	<b>T</b>
<b>AT</b>	25,2	74,8	<b>100</b>	19,0	81,1	<b>100</b>	12,8	87,2	<b>100</b>
<b>BE</b>	28,6	71,4	<b>100</b>	18,9	81,1	<b>100</b>	13,5	86,5	<b>100</b>
<b>BG</b>	23,3	76,7	<b>100</b>	11,4	88,6	<b>100</b>	9,3	90,7	<b>100</b>
<b>CY</b>	22,6	77,4	<b>100</b>	11,5	88,5	<b>100</b>	8,5	91,5	<b>100</b>
<b>CZ</b>	23,5	76,5	<b>100</b>	17,4	82,6	<b>100</b>	9,6	90,4	<b>100</b>
<b>DE</b>	15,1	84,9	<b>100</b>	10,1	89,9	<b>100</b>	6,0	94,0	<b>100</b>
<b>DK <sup>(1)</sup></b>				12,7	87,3	<b>100</b>	7,4	92,6	<b>100</b>
<b>EE</b>	33,5	66,5	<b>100</b>	24,9	75,1	<b>100</b>	14,4	85,6	<b>100</b>
<b>EL</b>	16,8	83,2	<b>100</b>	14,8	85,2	<b>100</b>	10,2	89,8	<b>100</b>
<b>ES</b>	18,2	81,8	<b>100</b>	12,7	87,4	<b>100</b>	11,8	88,2	<b>100</b>
<b>FI</b>	13,3	86,7	<b>100</b>	5,3	94,7	<b>100</b>	2,7	97,3	<b>100</b>
<b>FR</b>	5,7	94,3	<b>100</b>	2,4	97,6	<b>100</b>	2,7	97,4	<b>100</b>
<b>HU</b>	16,1	83,9	<b>100</b>	10,8	89,2	<b>100</b>	6,5	93,5	<b>100</b>
<b>IE</b>	27,5	72,5	<b>100</b>	17,6	82,4	<b>100</b>	9,7	90,3	<b>100</b>
<b>IT</b>	30,3	69,7	<b>100</b>	26,5	73,5	<b>100</b>	19,2	80,8	<b>100</b>
<b>LT</b>	50,8	49,2	<b>100</b>	30,1	69,9	<b>100</b>	14,2	85,8	<b>100</b>
<b>LU</b>	18,2	81,8	<b>100</b>	12,8	87,2	<b>100</b>	11,7	88,3	<b>100</b>
<b>LV</b>	40,8	59,2	<b>100</b>	24,3	75,7	<b>100</b>	16,6	83,4	<b>100</b>
<b>NL</b>	9,5	90,5	<b>100</b>	3,7	96,3	<b>100</b>	2,4	97,6	<b>100</b>
<b>PL</b>	24,5	75,5	<b>100</b>	16,7	83,3	<b>100</b>	9,9	90,1	<b>100</b>
<b>PT</b>	16,7	83,3	<b>100</b>	14,9	85,1	<b>100</b>	8,9	91,1	<b>100</b>
<b>RO <sup>(2)</sup></b>	5,7	94,3	<b>100</b>	4,4	95,6	<b>100</b>	2,7	97,3	<b>100</b>
<b>SE</b>	9,3	90,7	<b>100</b>	6,2	93,8	<b>100</b>	2,9	97,1	<b>100</b>
<b>SI</b>	27,3	72,7	<b>100</b>	14,6	85,4	<b>100</b>	12,8	87,2	<b>100</b>
<b>SK</b>	16,9	83,1	<b>100</b>	16,6	83,4	<b>100</b>	8,3	91,7	<b>100</b>
<b>UK</b>	13,8	86,2	<b>100</b>	4,7	95,3	<b>100</b>	2,0	98,0	<b>100</b>
<b>EU</b>	17,0	83,0	<b>100</b>	12,1	87,9	<b>100</b>	7,6	92,4	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007

**Table 62: Grocery services. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

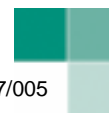
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Females														
	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	7,4	18,1	42,0	32,5	100	2,4	12,7	40,5	44,5	100	3,8	14,2	40,9	41,0	100
BE	8,8	13,9	44,2	33,2	100	4,8	10,0	45,8	39,4	100	5,8	11,0	45,4	37,8	100
BG	7,6	13,5	33,7	45,3	100	1,7	7,7	38,0	52,7	100	2,0	7,9	37,8	52,4	100
CY	7,7	14,2	56,6	21,5	100	1,9	7,3	54,8	36,0	100	3,2	8,8	55,2	32,9	100
CZ	4,8	16,1	50,4	28,7	100	2,0	8,9	52,9	36,2	100	2,7	10,6	52,3	34,4	100
DE	1,8	12,3	40,3	45,7	100	0,7	7,2	35,2	57,0	100	1,1	8,9	36,9	53,2	100
DK	1,7	9,5	38,2	50,7	100	1,2	6,2	37,7	55,0	100	1,3	6,8	37,8	54,1	100
EE	8,1	17,9	55,8	18,2	100	2,3	11,4	63,3	23,1	100	4,4	13,7	60,5	21,3	100
EL	7,2	10,9	47,1	34,8	100	3,0	8,3	45,9	42,8	100	3,9	8,8	46,1	41,2	100
ES	3,2	14,5	60,2	22,1	100	1,7	9,9	63,4	25,0	100	2,1	11,1	62,5	24,2	100
FI	5,0	9,8	43,2	42,0	100	0,9	3,3	38,9	56,9	100	2,3	5,5	40,3	52,0	100
FR	0,6	3,3	38,9	57,3	100	0,5	2,3	38,5	58,8	100	0,5	2,5	38,6	58,4	100
HU	2,2	7,5	52,4	37,9	100	1,4	5,8	49,5	43,4	100	1,6	6,3	50,4	41,7	100
IE	5,4	13,3	45,6	35,7	100	2,2	6,8	44,4	46,7	100	2,8	8,0	44,6	44,6	100
IT	8,0	19,0	56,9	16,1	100	4,5	16,3	59,9	19,3	100	5,6	17,1	59,0	18,4	100
LT	8,5	27,3	52,1	12,1	100	1,6	13,4	61,1	23,9	100	3,7	17,5	58,4	20,4	100
LU	6,8	13,2	38,0	42,0	100	2,3	10,9	37,7	49,1	100	3,3	11,4	37,7	47,5	100
LV	10,1	20,4	57,3	12,2	100	2,5	17,6	62,4	17,5	100	5,3	18,6	60,6	15,5	100
NL	2,0	8,2	34,6	55,2	100	0,9	2,9	29,5	66,8	100	1,2	4,1	30,7	64,0	100
PL	5,5	12,6	51,3	30,6	100	3,1	7,5	50,7	38,7	100	3,7	8,8	50,8	36,7	100
PT	3,7	13,1	59,1	24,0	100	2,7	7,8	61,7	27,7	100	3,1	9,7	60,8	26,5	100
RO <sup>(2)</sup>	0,0	3,6	96,4	0,0	100	0,0	2,9	97,1	0,0	100	0,0	3,0	97,0	0,0	100
SE	2,1	6,3	43,2	48,5	100	0,4	3,8	35,2	60,7	100	0,8	4,3	37,0	57,9	100
SI	6,0	17,4	46,7	29,9	100	1,7	10,0	52,2	36,2	100	2,8	11,9	50,8	34,6	100
SK	3,8	11,7	49,5	35,0	100	1,9	6,7	46,8	44,7	100	2,5	8,3	47,6	41,6	100
UK	5,3	7,2	32,1	55,5	100	0,7	2,0	24,7	72,6	100	1,7	3,1	26,3	68,9	100
EU	4,0	11,8	48,1	36,2	100	1,7	7,2	46,7	44,4	100	2,3	8,4	47,0	42,2	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007



**Table 63: Grocery services. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Males														
	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	5,5	17,3	41,6	35,6	100	2,4	13,2	41,2	43,3	100	3,2	14,3	41,3	41,2	100
BE	7,8	14,4	43,0	34,8	100	4,6	9,5	46,0	40,0	100	5,2	10,5	45,4	39,0	100
BG	7,5	9,7	37,2	45,6	100	2,0	7,4	37,9	52,8	100	2,2	7,5	37,8	52,5	100
CY	5,1	11,0	59,9	23,9	100	1,6	6,4	57,0	35,0	100	2,3	7,2	57,5	33,0	100
CZ	3,9	14,9	52,5	28,8	100	2,0	9,6	53,7	34,8	100	2,3	10,6	53,4	33,7	100
DE	1,5	10,6	41,4	46,5	100	0,7	7,1	35,0	57,2	100	0,9	8,1	36,8	54,2	100
DK	2,0	10,9	36,7	50,5	100	0,8	6,6	36,2	56,4	100	1,0	7,2	36,3	55,6	100
EE	6,4	19,2	53,7	20,6	100	2,6	12,2	61,4	23,8	100	3,8	14,5	58,9	22,8	100
EL	7,4	12,2	42,2	38,2	100	3,4	8,4	47,5	40,8	100	4,0	9,0	46,6	40,4	100
ES	2,9	13,5	62,6	21,0	100	1,7	10,7	63,2	24,4	100	2,0	11,2	63,0	23,8	100
FI	2,5	5,6	46,6	45,4	100	0,5	2,3	43,3	53,8	100	1,1	3,3	44,3	51,4	100
FR	0,8	2,5	43,3	53,5	100	0,5	2,3	38,5	58,7	100	0,6	2,3	39,4	57,7	100
HU	1,8	8,2	52,1	38,0	100	1,5	5,9	50,3	42,2	100	1,6	6,5	50,8	41,1	100
IE	4,5	12,2	50,8	32,5	100	1,5	7,4	43,8	47,3	100	2,0	8,3	45,1	44,6	100
IT	7,8	19,8	56,8	15,6	100	4,8	16,5	60,3	18,5	100	5,4	17,2	59,5	17,8	100
LT	5,3	26,1	52,8	15,8	100	1,8	13,3	62,3	22,6	100	2,6	16,2	60,1	21,1	100
LU	5,1	11,0	39,8	44,0	100	1,2	11,0	37,4	50,4	100	2,1	11,0	37,9	49,1	100
LV	8,3	20,3	56,6	14,8	100	2,8	18,5	61,3	17,5	100	4,3	19,0	60,0	16,7	100
NL	2,0	5,2	36,2	56,6	100	0,3	2,5	29,6	67,6	100	0,6	3,0	30,7	65,8	100
PL	4,2	11,9	51,2	32,7	100	3,0	7,5	51,1	38,4	100	3,3	8,4	51,1	37,2	100
PT	3,1	14,1	58,7	24,0	100	2,3	7,4	62,3	28,1	100	2,5	9,1	61,3	27,0	100
RO <sup>(2)</sup>	0,0	4,4	95,6	0,0	100	0,0	2,7	97,3	0,0	100	0,0	3,0	97,0	0,0	100
SE	0,8	6,6	45,4	47,2	100	0,2	2,7	41,3	55,7	100	0,3	3,4	42,0	54,3	100
SI	3,5	14,9	49,7	32,0	100	1,4	11,4	53,3	33,9	100	1,9	12,2	52,5	33,5	100
SK	1,8	11,9	48,6	37,8	100	1,7	7,2	46,3	44,9	100	1,7	8,3	46,8	43,2	100
UK	2,9	4,5	30,6	62,0	100	0,4	1,9	24,3	73,4	100	0,9	2,4	25,5	71,2	100
EU	3,3	10,8	48,3	37,6	100	1,7	7,4	47,0	43,9	100	2,0	8,1	47,3	42,6	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007

**Table 64: Grocery services. Difficulty/Facility by age group. Only respondents, 2007**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 16-64								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	16,5	83,5	<b>100</b>	16,6	83,4	<b>100</b>	12,5	87,5	<b>100</b>
<b>BE</b>	19,4	80,6	<b>100</b>	15,5	84,5	<b>100</b>	13,1	86,9	<b>100</b>
<b>BG</b>	22,6	77,4	<b>100</b>	24,8	75,2	<b>100</b>	7,4	92,6	<b>100</b>
<b>CY</b>	15,5	84,5	<b>100</b>	11,0	89,1	<b>100</b>	7,3	92,7	<b>100</b>
<b>CZ</b>	14,0	86,0	<b>100</b>	15,4	84,6	<b>100</b>	9,6	90,4	<b>100</b>
<b>DE</b>	15,4	84,6	<b>100</b>	11,4	88,6	<b>100</b>	6,7	93,4	<b>100</b>
<b>DK <sup>(1)</sup></b>				9,8	90,2	<b>100</b>	7,0	93,0	<b>100</b>
<b>EE</b>	27,6	72,4	<b>100</b>	20,9	79,1	<b>100</b>	12,3	87,7	<b>100</b>
<b>EL</b>	14,4	85,7	<b>100</b>	17,6	82,4	<b>100</b>	10,4	89,6	<b>100</b>
<b>ES</b>	20,7	79,3	<b>100</b>	14,1	85,9	<b>100</b>	11,8	88,2	<b>100</b>
<b>FI</b>	12,8	87,2	<b>100</b>	6,0	94,1	<b>100</b>	3,1	96,9	<b>100</b>
<b>FR</b>	5,5	94,5	<b>100</b>	3,3	96,7	<b>100</b>	2,5	97,5	<b>100</b>
<b>HU</b>	12,2	87,8	<b>100</b>	6,9	93,1	<b>100</b>	6,5	93,5	<b>100</b>
<b>IE</b>	22,3	77,7	<b>100</b>	10,2	89,8	<b>100</b>	8,2	91,8	<b>100</b>
<b>IT</b>	26,7	73,3	<b>100</b>	23,8	76,2	<b>100</b>	19,9	80,1	<b>100</b>
<b>LT</b>	43,5	56,5	<b>100</b>	20,9	79,1	<b>100</b>	12,9	87,2	<b>100</b>
<b>LU</b>	14,1	86,0	<b>100</b>	10,2	89,8	<b>100</b>	11,4	88,6	<b>100</b>
<b>LV</b>	31,9	68,1	<b>100</b>	20,4	79,7	<b>100</b>	16,1	83,9	<b>100</b>
<b>NL</b>	7,4	92,6	<b>100</b>	4,8	95,2	<b>100</b>	3,0	97,0	<b>100</b>
<b>PL</b>	17,0	83,0	<b>100</b>	13,5	86,5	<b>100</b>	9,6	90,4	<b>100</b>
<b>PT</b>	15,7	84,3	<b>100</b>	12,6	87,4	<b>100</b>	9,0	91,0	<b>100</b>
<b>RO <sup>(2)</sup></b>	4,1	95,9	<b>100</b>	3,2	96,8	<b>100</b>	2,5	97,5	<b>100</b>
<b>SE</b>	6,9	93,1	<b>100</b>	5,4	94,6	<b>100</b>	3,2	96,8	<b>100</b>
<b>SI</b>	22,0	78,0	<b>100</b>	16,3	83,7	<b>100</b>	11,3	88,7	<b>100</b>
<b>SK</b>	10,8	89,2	<b>100</b>	11,7	88,3	<b>100</b>	8,0	92,0	<b>100</b>
<b>UK</b>	12,4	87,6	<b>100</b>	4,5	95,5	<b>100</b>	1,9	98,1	<b>100</b>
<b>EU</b>	14,9	85,1	<b>100</b>	11,2	88,8	<b>100</b>	7,8	92,2	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.

<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007

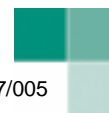


**Table 65: Grocery services. Difficulty/Facility by age group. Only respondents, 2007**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 65+								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	41,2	58,8	<b>100</b>	31,0	69,0	<b>100</b>	18,5	81,6	<b>100</b>
<b>BE</b>	41,3	58,7	<b>100</b>	25,9	74,1	<b>100</b>	18,9	81,1	<b>100</b>
<b>BG</b>	26,7	73,3	<b>100</b>	15,7	84,3	<b>100</b>	15,6	84,4	<b>100</b>
<b>CY</b>	46,9	53,1	<b>100</b>	26,1	73,9	<b>100</b>	19,0	81,0	<b>100</b>
<b>CZ</b>	43,6	56,4	<b>100</b>	23,7	76,3	<b>100</b>	13,6	86,4	<b>100</b>
<b>DE</b>	20,1	79,9	<b>100</b>	13,3	86,7	<b>100</b>	9,5	90,5	<b>100</b>
<b>DK <sup>(1)</sup></b>				17,0	83,0	<b>100</b>	9,1	90,9	<b>100</b>
<b>EE</b>	40,7	59,4	<b>100</b>	28,0	72,0	<b>100</b>	16,4	83,6	<b>100</b>
<b>EL</b>	20,0	80,0	<b>100</b>	16,1	83,9	<b>100</b>	13,3	86,7	<b>100</b>
<b>ES</b>	25,7	74,3	<b>100</b>	16,0	84,1	<b>100</b>	12,8	87,2	<b>100</b>
<b>FI</b>	33,3	66,7	<b>100</b>	11,5	88,5	<b>100</b>	6,3	93,7	<b>100</b>
<b>FR</b>	5,5	94,6	<b>100</b>	3,4	96,6	<b>100</b>	3,4	96,7	<b>100</b>
<b>HU</b>	14,1	85,9	<b>100</b>	9,6	90,4	<b>100</b>	8,5	91,5	<b>100</b>
<b>IE</b>	41,8	58,2	<b>100</b>	25,2	74,8	<b>100</b>	18,2	81,8	<b>100</b>
<b>IT</b>	34,9	65,1	<b>100</b>	27,6	72,4	<b>100</b>	19,8	80,2	<b>100</b>
<b>LT</b>	57,5	42,5	<b>100</b>	41,0	59,0	<b>100</b>	27,0	73,0	<b>100</b>
<b>LU</b>	48,5	51,6	<b>100</b>	25,5	74,5	<b>100</b>	17,5	82,6	<b>100</b>
<b>LV</b>	50,7	49,4	<b>100</b>	35,1	64,9	<b>100</b>	26,7	73,3	<b>100</b>
<b>NL</b>	25,6	74,4	<b>100</b>	11,5	88,5	<b>100</b>	4,6	95,4	<b>100</b>
<b>PL</b>	33,1	66,9	<b>100</b>	18,9	81,1	<b>100</b>	13,2	86,8	<b>100</b>
<b>PT</b>	25,6	74,5	<b>100</b>	15,8	84,2	<b>100</b>	10,3	89,7	<b>100</b>
<b>RO <sup>(2)</sup></b>	6,2	93,8	<b>100</b>	3,8	96,2	<b>100</b>	4,3	95,7	<b>100</b>
<b>SE</b>	15,0	85,0	<b>100</b>	9,7	90,3	<b>100</b>	5,1	94,9	<b>100</b>
<b>SI</b>	37,5	62,5	<b>100</b>	26,6	73,4	<b>100</b>	15,6	84,4	<b>100</b>
<b>SK</b>	29,8	70,2	<b>100</b>	17,6	82,5	<b>100</b>	9,9	90,1	<b>100</b>
<b>UK</b>	30,0	70,0	<b>100</b>	10,9	89,1	<b>100</b>	5,8	94,2	<b>100</b>
<b>EU</b>	25,4	74,6	<b>100</b>	16,1	83,9	<b>100</b>	10,4	89,6	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007



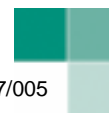
**Table 66: Grocery services. Difficulty/Facility by age group, 2007. Full sample**  
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Age 16-64														
	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	3,8	14,1	42,4	39,7	100	2,3	12,7	40,5	44,5	100	2,6	13,0	40,9	43,6	100
BE	7,0	11,1	44,5	37,4	100	4,6	9,0	45,4	41,0	100	5,0	9,4	45,3	40,4	100
BG	6,6	11,1	38,6	43,8	100	1,4	6,8	37,4	54,4	100	1,5	6,9	37,4	54,1	100
CY	3,1	8,9	62,6	25,3	100	1,5	6,3	55,7	36,5	100	1,7	6,6	56,7	34,9	100
CZ	2,9	13,3	51,2	32,7	100	1,9	8,9	53,1	36,1	100	2,1	9,6	52,8	35,6	100
DE	1,4	10,6	38,1	49,9	100	0,7	6,9	34,3	58,1	100	0,9	7,8	35,2	56,2	100
DK	1,3	8,7	34,2	55,9	100	0,9	6,2	35,6	57,4	100	0,9	6,5	35,4	57,2	100
EE	5,4	16,8	55,6	22,3	100	2,5	11,6	62,3	23,7	100	3,2	12,9	60,7	23,3	100
EL	6,6	10,8	44,4	38,2	100	3,1	8,1	46,2	42,6	100	3,4	8,4	46,1	42,2	100
ES	2,4	14,4	62,7	20,6	100	1,7	10,2	63,2	24,9	100	1,8	11,0	63,1	24,2	100
FI	1,4	6,3	40,5	51,8	100	0,6	2,5	39,1	57,8	100	0,8	3,5	39,5	56,2	100
FR	0,8	2,8	40,8	55,6	100	0,5	2,2	38,8	58,5	100	0,5	2,3	39,1	58,1	100
HU	1,6	7,3	51,8	39,3	100	1,4	5,6	49,5	43,4	100	1,5	6,0	50,0	42,6	100
IE	2,6	10,4	48,6	38,4	100	1,5	6,5	44,0	48,0	100	1,7	7,1	44,6	46,6	100
IT	7,2	18,3	58,1	16,5	100	4,6	16,6	60,0	18,8	100	5,0	16,9	59,7	18,4	100
LT	4,4	21,8	57,9	15,9	100	1,4	12,7	61,8	24,1	100	1,9	14,2	61,2	22,7	100
LU	2,4	10,2	40,3	47,2	100	1,2	11,0	37,5	50,3	100	1,4	10,8	38,0	49,8	100
LV	6,4	18,2	59,5	15,9	100	2,6	17,1	62,4	17,9	100	3,5	17,3	61,7	17,5	100
NL	1,3	4,6	34,0	60,2	100	0,4	2,6	28,8	68,2	100	0,6	3,0	29,7	66,8	100
PL	3,7	10,1	51,8	34,4	100	3,1	7,2	50,8	38,9	100	3,2	7,7	51,0	38,2	100
PT	3,0	11,8	60,2	25,1	100	2,6	7,6	62,1	27,7	100	2,7	8,5	61,7	27,2	100
RO <sup>(2)</sup>	0,0	3,2	96,8	0,0	100	0,0	2,7	97,3	0,0	100	0,0	2,7	97,3	0,0	100
SE	0,9	5,1	41,1	52,9	100	0,3	2,9	36,8	60,1	100	0,4	3,3	37,5	58,9	100
SI	3,4	14,1	49,8	32,6	100	1,1	10,6	53,3	34,9	100	1,6	11,3	52,6	34,5	100
SK	2,0	8,8	48,4	40,8	100	1,8	6,8	46,1	45,3	100	1,8	7,2	46,6	44,4	100
UK	1,6	4,4	29,9	64,1	100	0,4	1,7	23,4	74,6	100	0,6	2,1	24,3	73,0	100
EU	2,6	10,0	47,2	40,3	100	1,7	7,1	46,7	44,5	100	1,9	7,6	46,7	43,8	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007



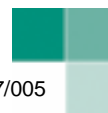
**Table 67: Grocery services. Difficulty/Facility by age group, 2007. Full sample**  
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Age 65+														
	Persons with disabilities					Persons without disabilities					Total <sup>(1)</sup>				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	10,2	22,6	41,0	26,2	100	3,3	15,0	42,9	38,9	100	7,3	19,4	41,8	31,6	100
BE	10,5	18,5	42,4	28,6	100	5,0	14,3	48,6	32,1	100	7,5	16,2	45,8	30,5	100
BG	8,2	12,0	33,4	46,5	100	3,5	10,8	40,1	45,6	100	4,2	10,9	39,2	45,7	100
CY	11,7	18,7	51,3	18,4	100	4,6	12,4	57,5	25,5	100	8,3	15,7	54,2	21,7	100
CZ	6,6	19,0	51,4	23,0	100	2,5	11,2	54,8	31,4	100	4,5	15,0	53,2	27,4	100
DE	2,1	12,8	44,5	40,6	100	0,5	8,4	39,6	51,6	100	1,4	10,8	42,3	45,5	100
DK	3,3	13,7	46,6	36,5	100	1,7	7,5	43,0	47,8	100	2,0	8,9	43,9	45,2	100
EE	9,9	20,5	54,1	15,4	100	2,6	13,3	63,4	20,7	100	8,1	18,7	56,5	16,8	100
EL	7,9	12,0	45,3	34,9	100	3,9	9,9	49,2	37,0	100	5,7	10,9	47,5	36,0	100
ES	4,1	13,6	59,0	23,3	100	1,9	10,8	63,9	23,4	100	3,0	12,1	61,6	23,4	100
FI	8,6	11,2	52,5	27,7	100	1,5	4,8	53,0	40,7	100	5,3	8,2	52,7	33,7	100
FR	0,5	3,1	40,8	55,6	100	0,7	2,9	35,7	60,7	100	0,6	3,0	38,3	58,1	100
HU	2,6	8,6	53,0	35,9	100	1,5	7,7	53,6	37,2	100	2,2	8,3	53,2	36,3	100
IE	9,7	17,7	47,1	25,4	100	4,7	12,4	45,0	37,9	100	6,9	14,7	46,0	32,4	100
IT	8,6	20,2	55,9	15,4	100	5,1	14,8	60,4	19,8	100	7,1	18,0	57,7	17,2	100
LT	10,4	32,2	46,4	11,0	100	4,6	20,3	59,8	15,3	100	8,4	28,0	51,1	12,5	100
LU	12,5	15,9	36,3	35,3	100	6,0	10,6	37,4	46,0	100	8,9	13,0	36,9	41,2	100
LV	13,4	23,3	53,8	9,6	100	3,1	27,0	57,2	12,8	100	10,2	24,4	54,8	10,6	100
NL	3,8	12,8	38,0	45,5	100	1,6	3,1	33,9	61,4	100	2,3	6,5	35,4	55,9	100
PL	6,5	15,4	50,5	27,6	100	2,6	10,8	52,0	34,7	100	4,9	13,5	51,1	30,6	100
PT	4,0	15,5	57,6	22,9	100	1,9	7,5	61,5	29,2	100	3,3	12,7	59,0	25,1	100
RO <sup>(2)</sup>	0,0	4,8	95,2	0,0	100	0,0	3,9	96,1	0,0	100	0,0	4,3	95,7	0,0	100
SE	2,8	9,0	50,1	38,1	100	0,4	4,7	45,1	49,8	100	1,1	6,0	46,6	46,3	100
SI	7,8	20,8	44,3	27,2	100	4,3	10,9	48,7	36,2	100	5,9	15,4	46,7	32,1	100
SK	4,4	16,0	50,2	29,5	100	1,4	8,6	52,8	37,3	100	3,6	14,0	50,9	31,6	100
UK	8,2	8,4	33,7	49,8	100	1,4	3,5	31,4	63,7	100	4,1	5,5	32,3	58,1	100
EU	5,0	13,2	49,5	32,3	100	2,0	8,4	47,9	41,7	100	3,5	10,9	48,7	36,9	100

(1): Total excludes people for which we do not possess information on disability status.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007



### 3.2.4 Data source

EU-SILC UDB 2007 – version 1 of August 2011

### 3.2.5 Methodology

In 2007, the EU-SILC survey was supplemented with an ad hoc module on housing conditions.<sup>22</sup> The variable MH090 covers grocery services. The survey measures the facility/difficulty to obtain the daily products (to fill the fridge) regardless as to whether it is done by internet, phone or 'ordinary shopping'.

The respondent may choose one of the following four degrees: 1. with great difficulty, 2. with some difficulty, 3. easily and 4. very easily.

Eurostat notes that if one member of the household has a disability and can hardly access a service (which he needs as an individual) and he/she lives alone or the household has no resource available to provide him/her support, or it really represents a burden for the household, in this case the access to the service would be considered difficult for the household.

There is a high rate of non-response in the full sample (due to missing or because services are not used by household) in Portugal (24%) and Latvia (9%). The respective rates among respondents are the same.

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040). Also, we have used the age at the time of the interview.

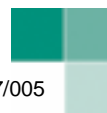
### 3.2.6 Notes

The values refer to the household, although the needs of persons with disabilities being members of this household are taken into account. As the value is established for the household, we assign the same value to all members of the household. Consequently, gender differences might be underestimated. In order to reduce this bias, we present estimates both for respondents only and the full sample.

The data do not take into account the type of disability. They represent an average for all persons with disabilities. We know that the implications and the relation with the environment is not the same for all types of disability. This means that for certain types of disability, the estimates might underestimate seriously difficulties encountered by certain categories (e.g. persons with mobility problems).

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<sup>22</sup> Eurostat: "EU-SILC Module 2007 on housing conditions", Eurostat, Directorate F: Social and information society statistics, Unit F-3: Living conditions and social protection.



### **3.3 HOUSING AND BANKING SERVICES**

#### **3.3.1 Relevance to EU policy / Strategy**

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life.

Banking services are an important service in modern life. The following presents the results of an EU-SILC survey on housing conditions. The terms “access” and “accessibility” used by the EU-SILC survey do not follow the meaning assigned to these terms in the UN Convention on the Rights of Persons with Disabilities.

#### **3.3.2 Headline findings**

##### **3.3.2.1 General comment**

There are different factors affecting availability/reachability of banking services, notably distance between home and bank, opening hours, e-banking, etc. Disability is only one dimension.

Unlike grocery services, accessibility here is more wide and complicated due to the use of new information and communication technologies. While we assumed that mobility was an important factor in the case of grocery services, the situation here requires a more detailed analysis. For example, mobility problems and barriers might be overcome by e-banking and related services but they raise new questions. These questions relate to the accessibility of new information and communication technologies.

Eurostat notes that for banking services, the technical access could also intervene. It provides that the accessibility in terms of phone-banking and PC-banking should also be part of the assessment, if these methods are actually used by the household. The interviewer ought to assess accessibility according to the facility/difficulty to transfer, withdraw money... regardless of whether or not it is done by phone-banking, PC-banking or in a bank.

Consequently, the meaning of accessibility may not be restricted to disability related barriers. Accessibility is a much wider concept here and does not focus explicitly to the relation between disability and physical/immaterial barriers related to banking services.

Consequently, the following estimators ought to be treated with caution.

People with disabilities face more difficulties to access banking services. As noted before, accessibility here is a large concept. In any case, the following figure



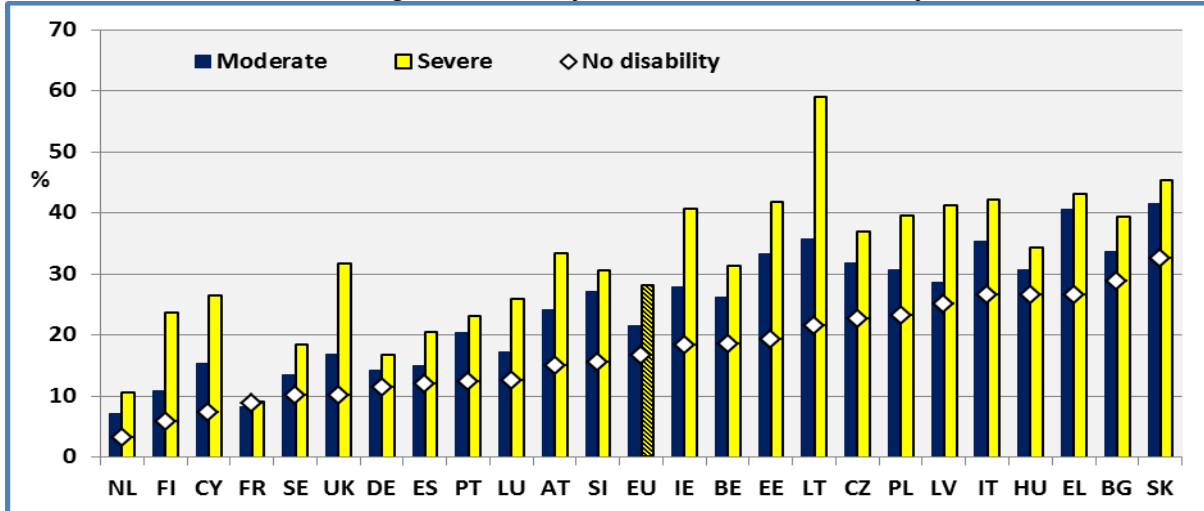
indicates that persons with severe or moderate disabilities face more difficulties compared to persons without disabilities in all Member States.

In fact, about 28% of persons with severe disabilities face difficulties compared to 17% of persons without disabilities. The average rate of persons with disabilities does not take into account the type of disability. Certain types might present a much higher rate.

**Figure 87: Housing and banking services****Percent of persons declaring difficult access of banking services. Age: 16 +, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

The degree of disability increases the difference between disabled and non-disabled. The disadvantage of persons with severe disabilities in comparison to persons without disabilities is about 12 percentage points. The equivalent rate for moderate disability is 5 percentage points.

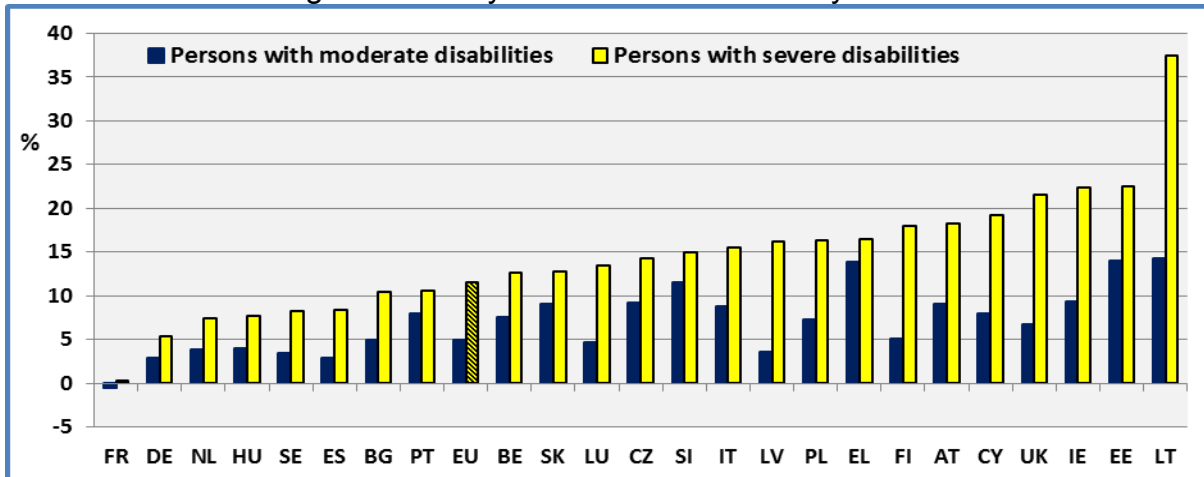


### Figure 88: Housing and banking services

#### Disadvantage of persons with disabilities concerning banking services.

The data do not take into account the type of disability. The data cover only respondents.

Disadvantage = Percent of persons with disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. Age: 16 +, 2007. Difficult covers “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

#### 3.3.2.2 Gender

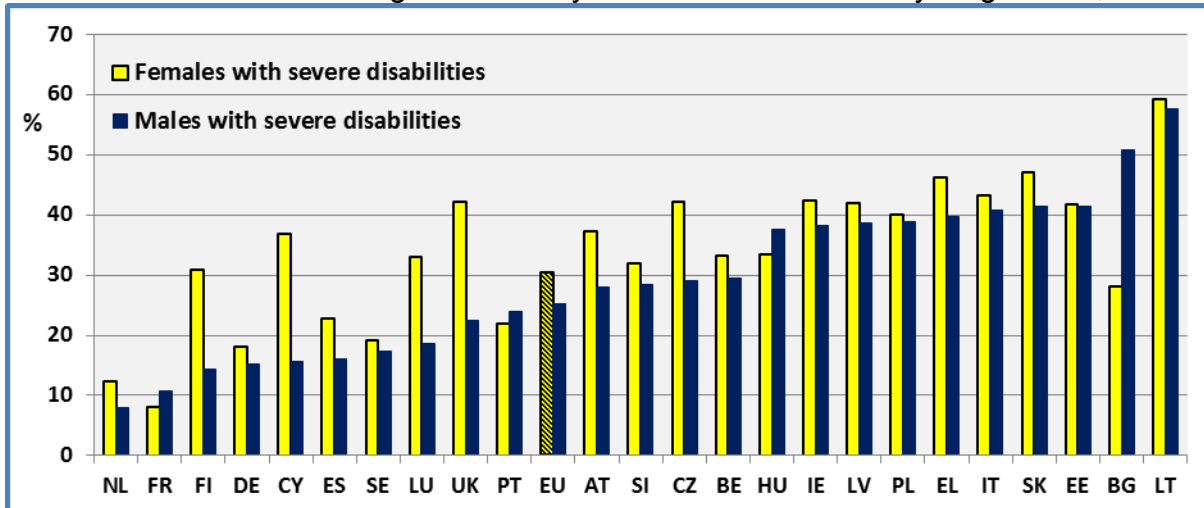
In the majority of countries, disabled women face more difficulties compared to disabled men. At the EU level, about 30% of women with severe disabilities declare difficulties in accessing banking services compared to 25% of men with severe disabilities.



**Figure 89: Housing and banking services****Percent of persons with severe disabilities declaring difficult access of banking services.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”. Age: 16 +, 2007.



Data source: EU-SILC 2007

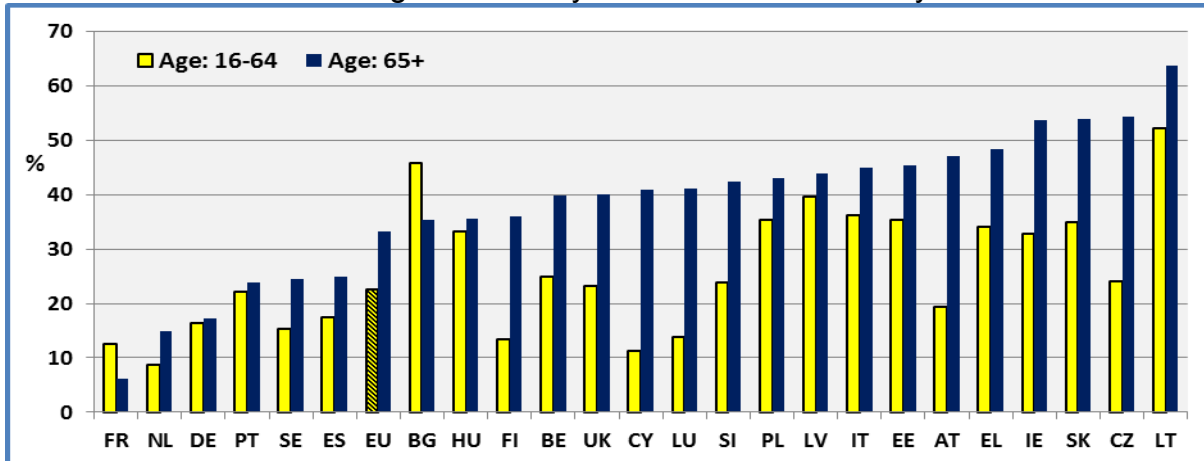
**3.3.2.3 Age**

In the big majority of countries disabled elderly people report more difficulties to access banking services compared to disabled younger people. This might be due partly to fewer skills by elderly concerning new information and communication technologies, as well as mobility issues, security issues, etc.

**Figure 90: Housing and banking services****Percent of persons with severe disabilities declaring difficult access of banking services, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”.



**Data source:** EU-SILC 2007

Age increases the disadvantage between disabled and non-disabled. The disadvantage of severely disabled elderly compared to non-disabled elderly amounts to 16 percentage points. The equivalent difference for persons aged 16-64 is 7 percentage points.

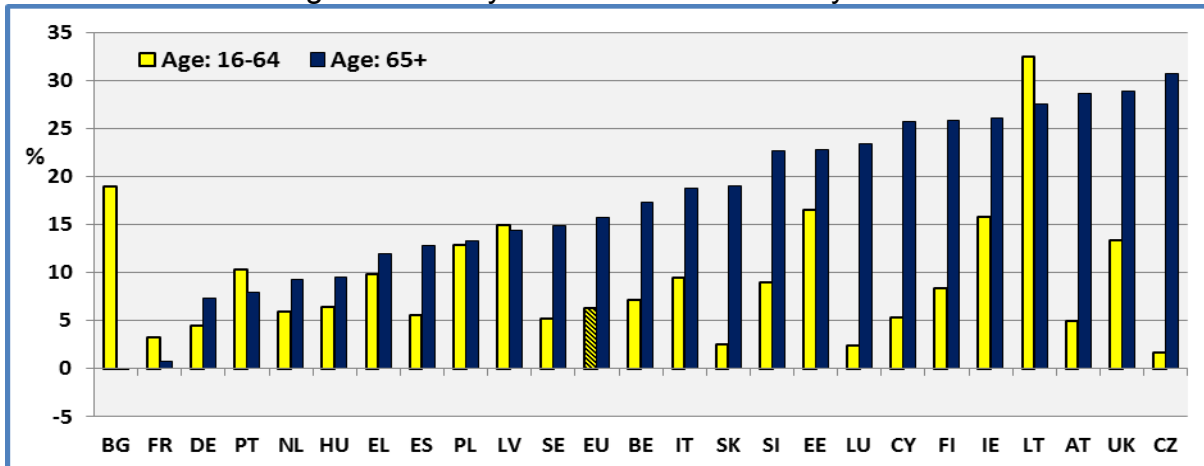
In fact, when we compare the percentage of persons with severe disabilities declaring difficult access and the percentage of persons without disabilities declaring difficult access, in the age group 65 and over, we find a difference of 16 percentage points. The equivalent rate for persons aged 16-64 is 6 percentage points.

**Figure 91: Housing and banking services****Disadvantage of persons with severe disabilities concerning banking services.**

The data do not take into account the type of disability. The data cover only respondents.

Disadvantage = Percent of persons with severe disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. 2007.

Difficult covers “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

### 3.3.3 Data

**Table 68: Banking services. Age 16 +, 2007. Only respondents**

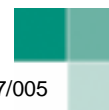
Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	33,4	66,7	100	24,2	75,8	100	15,1	84,9	100
BE	31,3	68,7	100	26,2	73,8	100	18,6	81,4	100
BG	39,3	60,7	100	33,8	66,2	100	28,8	71,2	100
CY	26,5	73,5	100	15,3	84,7	100	7,3	92,7	100
CZ	36,9	63,1	100	31,8	68,2	100	22,6	77,4	100
DE	16,8	83,2	100	14,3	85,7	100	11,4	88,6	100
DK <sup>(1)</sup>				17,5	82,5	100	13,4	86,6	100
EE	41,7	58,3	100	33,3	66,7	100	19,2	80,8	100
EL	43,1	56,9	100	40,6	59,4	100	26,7	73,3	100
ES	20,4	79,6	100	15,0	85,1	100	12,0	88,0	100
FI	23,7	76,3	100	10,9	89,1	100	5,8	94,2	100
FR	9,2	90,9	100	8,3	91,7	100	8,8	91,2	100
HU	34,4	65,6	100	30,7	69,3	100	26,7	73,4	100
IE	40,8	59,2	100	27,8	72,2	100	18,5	81,6	100
IT	42,2	57,8	100	35,4	64,7	100	26,6	73,4	100
LT	58,9	41,1	100	35,8	64,3	100	21,5	78,5	100
LU	26,0	74,0	100	17,2	82,8	100	12,5	87,5	100
LV	41,3	58,7	100	28,7	71,3	100	25,1	74,9	100
NL	10,7	89,3	100	7,2	92,8	100	3,3	96,7	100
PL	39,7	60,4	100	30,7	69,3	100	23,3	76,7	100
PT	23,1	76,9	100	20,5	79,6	100	12,4	87,6	100
RO <sup>(2)</sup>	60,1	39,9	100	58,9	41,1	100	52,8	47,2	100
SE	18,4	81,6	100	13,6	86,5	100	10,1	89,9	100
SI	30,6	69,4	100	27,1	72,9	100	15,6	84,4	100
SK	45,3	54,7	100	41,6	58,4	100	32,5	67,5	100
UK	31,7	68,3	100	17,0	83,0	100	10,1	89,9	100
EU	28,2	71,9	100	21,6	78,4	100	16,6	83,4	100

(1): Denmark distinguishes only two categories.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007

**Table 69: Banking services. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	6,0	20,3	43,6	30,2	100	2,4	14,5	44,3	38,8	100	3,4	16,1	44,1	36,4	100
BE	9,0	18,5	45,8	26,7	100	5,0	14,1	48,1	32,8	100	5,9	15,1	47,6	31,4	100
BG	21,0	21,4	31,1	26,6	100	12,0	18,1	36,1	33,8	100	12,4	18,3	35,9	33,5	100
CY	4,8	11,5	62,7	21,1	100	1,1	5,9	59,7	33,3	100	1,8	7,0	60,3	30,9	100
CZ	7,8	25,9	49,3	17,0	100	3,9	20,2	54,8	21,1	100	4,7	21,3	53,7	20,3	100
DE	1,9	13,1	45,4	39,6	100	1,4	10,2	41,8	46,7	100	1,5	11,1	42,9	44,5	100
DK	3,7	13,5	41,2	41,6	100	1,7	11,7	39,5	47,1	100	2,1	12,0	39,8	46,2	100
EE	9,3	24,1	51,8	14,8	100	4,2	16,2	61,7	18,0	100	5,9	18,8	58,4	16,9	100
EL	17,1	26,4	33,3	23,2	100	9,1	19,1	42,2	29,6	100	10,5	20,4	40,7	28,4	100
ES	3,0	13,3	62,4	21,3	100	2,0	10,2	63,8	24,1	100	2,2	11,0	63,5	23,4	100
FI	4,5	10,3	46,5	38,7	100	0,9	5,0	40,2	53,9	100	2,0	6,6	42,2	49,2	100
FR	2,4	6,2	46,0	45,4	100	2,0	7,2	44,3	46,5	100	2,1	7,0	44,7	46,2	100
HU	8,3	24,2	46,7	20,8	100	7,0	20,8	49,1	23,0	100	7,4	21,8	48,4	22,4	100
IE	9,0	20,6	47,1	23,4	100	3,4	14,6	49,2	32,8	100	4,4	15,7	48,8	31,0	100
IT	10,9	25,0	51,6	12,6	100	6,7	21,5	56,4	15,4	100	7,8	22,4	55,1	14,7	100
LT	10,2	28,8	47,9	13,1	100	3,0	18,7	59,0	19,3	100	4,7	21,0	56,4	17,9	100
LU	5,3	13,5	38,6	42,6	100	1,2	11,6	38,3	48,9	100	2,1	12,0	38,4	47,5	100
LV	10,0	22,4	56,6	11,1	100	6,0	22,0	57,5	14,6	100	7,1	22,1	57,2	13,6	100
NL	2,1	6,3	30,9	60,7	100	0,5	2,9	24,2	72,5	100	0,8	3,6	25,5	70,1	100
PL	7,6	26,0	46,5	20,0	100	4,2	20,7	50,9	24,2	100	4,9	21,9	49,9	23,3	100
PT	4,0	16,7	61,4	18,0	100	3,2	10,3	64,5	22,0	100	3,4	11,9	63,7	21,0	100
RO <sup>1</sup>	12,4	47,0	40,6	0,0	100	10,3	44,3	45,5	0,0	100	10,7	44,8	44,6	0,0	100
SE	2,7	12,8	46,1	38,5	100	1,3	8,8	43,1	46,8	100	1,6	9,6	43,7	45,2	100
SI	6,6	21,3	41,5	30,7	100	1,9	13,7	42,8	41,7	100	3,0	15,6	42,5	39,0	100
SK	11,7	29,7	42,5	16,2	100	7,0	27,4	44,9	20,8	100	8,3	28,0	44,2	19,5	100
UK	5,7	15,2	44,4	34,7	100	0,9	8,8	44,2	46,1	100	1,9	10,1	44,2	43,8	100
EU	5,7	17,9	47,6	28,8	100	3,6	14,8	48,2	33,5	100	4,1	15,5	48,0	32,4	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

**Table 70: Banking services. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	FEMALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	37,3	62,7	100	27,6	72,4	100	15,1	85,0	100
BE	33,1	66,9	100	27,0	73,0	100	18,2	81,8	100
BG	28,0	72,0	100	47,4	52,6	100	28,6	71,4	100
CY	36,8	63,2	100	21,8	78,3	100	8,0	92,0	100
CZ	42,1	57,9	100	31,8	68,2	100	23,6	76,4	100
DE	18,1	81,9	100	15,8	84,2	100	11,9	88,1	100
DK <sup>(1)</sup>				17,0	83,1	100	13,6	86,4	100
EE	41,8	58,2	100	33,9	66,1	100	19,0	81,0	100
EL	46,3	53,7	100	38,6	61,4	100	26,3	73,7	100
ES	22,9	77,1	100	16,0	84,1	100	13,0	87,0	100
FI	30,8	69,2	100	12,7	87,3	100	6,7	93,3	100
FR	8,2	91,9	100	8,1	91,9	100	8,4	91,6	100
HU	33,4	66,6	100	29,3	70,7	100	27,2	72,8	100
IE	42,5	57,5	100	26,3	73,7	100	18,4	81,6	100
IT	43,2	56,8	100	36,8	63,2	100	27,3	72,7	100
LT	59,3	40,7	100	35,9	64,1	100	22,0	78,0	100
LU	33,1	66,9	100	21,0	79,0	100	13,1	86,9	100
LV	42,0	58,0	100	29,4	70,7	100	25,1	74,9	100
NL	12,3	87,8	100	7,2	92,8	100	3,8	96,2	100
PL	40,0	60,0	100	30,2	69,8	100	23,6	76,5	100
PT	21,9	78,2	100	22,1	77,9	100	14,3	85,8	100
RO <sup>(2)</sup>	60,0	40,1	100	55,2	44,8	100	50,5	49,5	100
SE	19,2	80,8	100	13,7	86,3	100	9,9	90,1	100
SI	31,9	68,2	100	28,5	71,6	100	15,5	84,5	100
SK	47,0	53,0	100	42,4	57,6	100	33,5	66,5	100
UK	42,2	57,8	100	20,1	79,9	100	11,8	88,2	100
EU	30,3	69,7	100	22,4	77,6	100	16,9	83,1	100

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007

**Table 71: Banking services. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	MALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	27,9	72,1	<b>100</b>	20,2	79,8	<b>100</b>	15,1	84,9	<b>100</b>
<b>BE</b>	29,4	70,6	<b>100</b>	25,4	74,7	<b>100</b>	18,9	81,1	<b>100</b>
<b>BG</b>	50,8	49,2	<b>100</b>	18,4	81,6	<b>100</b>	29,1	71,0	<b>100</b>
<b>CY</b>	15,6	84,4	<b>100</b>	9,8	90,2	<b>100</b>	6,8	93,2	<b>100</b>
<b>CZ</b>	29,1	70,9	<b>100</b>	31,9	68,1	<b>100</b>	21,1	78,9	<b>100</b>
<b>DE</b>	15,2	84,9	<b>100</b>	12,6	87,4	<b>100</b>	10,9	89,1	<b>100</b>
<b>DK <sup>(1)</sup></b>				18,3	81,7	<b>100</b>	13,1	86,9	<b>100</b>
<b>EE</b>	41,5	58,5	<b>100</b>	32,1	67,9	<b>100</b>	19,6	80,4	<b>100</b>
<b>EL</b>	39,6	60,4	<b>100</b>	42,6	57,5	<b>100</b>	26,9	73,1	<b>100</b>
<b>ES</b>	16,0	84,0	<b>100</b>	13,3	86,8	<b>100</b>	10,7	89,3	<b>100</b>
<b>FI</b>	14,5	85,6	<b>100</b>	8,7	91,3	<b>100</b>	4,8	95,2	<b>100</b>
<b>FR</b>	10,8	89,2	<b>100</b>	8,5	91,5	<b>100</b>	9,3	90,7	<b>100</b>
<b>HU</b>	37,6	62,4	<b>100</b>	35,3	64,7	<b>100</b>	24,9	75,1	<b>100</b>
<b>IE</b>	38,3	61,7	<b>100</b>	30,4	69,6	<b>100</b>	18,5	81,5	<b>100</b>
<b>IT</b>	40,7	59,3	<b>100</b>	33,4	66,6	<b>100</b>	25,9	74,1	<b>100</b>
<b>LT</b>	57,6	42,5	<b>100</b>	35,3	64,7	<b>100</b>	20,3	79,7	<b>100</b>
<b>LU</b>	18,5	81,5	<b>100</b>	12,4	87,6	<b>100</b>	12,0	88,0	<b>100</b>
<b>LV</b>	38,6	61,4	<b>100</b>	26,6	73,4	<b>100</b>	25,2	74,9	<b>100</b>
<b>NL</b>	8,0	92,0	<b>100</b>	7,3	92,7	<b>100</b>	2,6	97,4	<b>100</b>
<b>PL</b>	38,9	61,1	<b>100</b>	31,8	68,2	<b>100</b>	22,8	77,2	<b>100</b>
<b>PT</b>	23,9	76,1	<b>100</b>	19,3	80,7	<b>100</b>	11,7	88,3	<b>100</b>
<b>RO <sup>(2)</sup></b>	60,3	39,7	<b>100</b>	63,2	36,8	<b>100</b>	54,3	45,7	<b>100</b>
<b>SE</b>	17,3	82,7	<b>100</b>	13,3	86,7	<b>100</b>	10,3	89,7	<b>100</b>
<b>SI</b>	28,5	71,5	<b>100</b>	24,8	75,2	<b>100</b>	15,7	84,3	<b>100</b>
<b>SK</b>	41,5	58,5	<b>100</b>	39,6	60,4	<b>100</b>	30,4	69,7	<b>100</b>
<b>UK</b>	22,5	77,5	<b>100</b>	14,4	85,6	<b>100</b>	9,2	90,8	<b>100</b>
<b>EU</b>	25,2	74,8	<b>100</b>	20,4	79,6	<b>100</b>	16,3	83,7	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007

**Table 72: Banking services. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

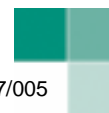
	Females														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	7,0	21,4	43,1	28,5	100	2,5	13,9	44,2	39,6	100	3,8	16,0	43,9	36,4	100
BE	9,3	18,7	45,5	26,6	100	4,9	14,0	48,8	32,3	100	6,0	15,2	47,9	30,9	100
BG	18,6	22,9	31,8	26,8	100	11,9	17,7	37,0	33,5	100	12,1	17,8	36,8	33,2	100
CY	5,9	13,2	61,8	19,1	100	1,3	6,3	58,6	33,8	100	2,3	7,8	59,3	30,7	100
CZ	8,3	25,7	49,4	16,6	100	3,8	19,2	55,2	21,8	100	4,8	20,6	54,0	20,7	100
DE	2,0	13,3	45,1	39,6	100	1,4	9,7	42,0	46,9	100	1,6	10,9	43,0	44,5	100
DK	3,2	13,6	42,9	40,3	100	1,9	11,6	39,8	46,6	100	2,2	12,0	40,5	45,4	100
EE	9,5	23,9	52,6	14,1	100	3,8	16,1	62,2	17,9	100	5,8	18,8	58,8	16,6	100
EL	17,0	26,5	34,8	21,7	100	8,5	18,7	42,2	30,6	100	10,2	20,2	40,8	28,9	100
ES	3,2	13,5	61,9	21,5	100	1,9	10,0	63,8	24,3	100	2,3	10,9	63,3	23,5	100
FI	5,6	12,0	45,7	36,7	100	1,1	5,5	39,5	53,9	100	2,6	7,7	41,5	48,2	100
FR	1,9	6,2	44,6	47,3	100	2,1	6,7	44,4	46,9	100	2,0	6,6	44,4	47,0	100
HU	8,5	23,5	47,4	20,7	100	7,1	20,5	48,7	23,8	100	7,5	21,4	48,3	22,8	100
IE	9,5	20,8	45,7	24,0	100	3,6	14,6	49,6	32,2	100	4,7	15,7	48,9	30,6	100
IT	11,2	24,9	51,3	12,6	100	6,6	21,5	56,2	15,7	100	7,9	22,5	54,8	14,8	100
LT	11,5	30,2	46,4	11,9	100	3,2	18,1	59,2	19,5	100	5,3	21,2	55,9	17,6	100
LU	5,8	15,2	37,3	41,7	100	1,5	10,9	38,3	49,3	100	2,5	11,9	38,0	47,5	100
LV	9,7	22,3	57,9	10,1	100	5,3	21,5	58,7	14,6	100	6,7	21,7	58,4	13,2	100
NL	2,1	7,0	30,4	60,5	100	0,5	3,5	26,5	69,6	100	0,9	4,3	27,4	67,4	100
PL	7,7	25,4	47,2	19,6	100	4,2	20,7	50,9	24,2	100	5,1	21,8	50,0	23,1	100
PT	3,9	16,1	60,8	19,1	100	3,3	10,7	63,8	22,2	100	3,5	12,3	62,9	21,3	100
RO <sup>1</sup>	11,7	47,5	40,8	0,0	100	10,0	43,8	46,2	0,0	100	10,4	44,6	45,0	0,0	100
SE	2,9	13,0	44,9	39,2	100	1,3	8,6	42,8	47,3	100	1,7	9,6	43,3	45,5	100
SI	7,7	21,9	41,0	29,4	100	2,0	13,3	43,0	41,7	100	3,5	15,5	42,5	38,5	100
SK	12,9	28,8	42,5	15,8	100	6,8	27,1	45,3	20,9	100	8,7	27,6	44,5	19,3	100
UK	7,2	16,1	44,6	32,1	100	1,0	9,0	44,3	45,7	100	2,3	10,5	44,4	42,8	100
EU	6,0	18,1	47,4	28,5	100	3,6	14,6	48,3	33,6	100	4,2	15,5	48,0	32,3	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007





**Table 73: Banking services. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Males														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	4,8	19,0	44,1	32,2	100	2,4	15,2	44,4	38,1	100	3,0	16,2	44,3	36,5	100
BE	8,5	18,4	46,3	26,8	100	5,1	14,1	47,5	33,3	100	5,8	15,0	47,2	32,0	100
BG	23,3	20,0	30,4	26,4	100	12,2	18,7	35,1	34,1	100	12,7	18,7	34,9	33,8	100
CY	3,3	9,4	63,8	23,5	100	0,8	5,4	60,9	32,9	100	1,3	6,2	61,4	31,1	100
CZ	7,1	26,1	49,2	17,6	100	4,0	21,2	54,4	20,4	100	4,6	22,1	53,5	19,9	100
DE	1,7	12,9	45,9	39,6	100	1,4	10,6	41,6	46,5	100	1,5	11,2	42,7	44,6	100
DK	4,5	13,2	38,7	43,6	100	1,5	11,7	39,2	47,6	100	1,9	11,9	39,1	47,0	100
EE	9,1	24,4	50,8	15,8	100	4,6	16,3	61,1	18,0	100	6,0	18,8	57,9	17,3	100
EL	17,3	26,3	31,4	25,1	100	9,7	19,5	42,3	28,5	100	10,9	20,6	40,5	28,0	100
ES	2,8	13,2	63,1	21,0	100	2,0	10,4	63,8	23,8	100	2,1	11,0	63,7	23,3	100
FI	3,0	8,1	47,7	41,2	100	0,7	4,4	41,0	54,0	100	1,4	5,5	43,0	50,3	100
FR	3,0	6,2	47,9	42,9	100	1,9	7,7	44,3	46,0	100	2,1	7,4	45,0	45,4	100
HU	8,1	25,1	45,7	21,0	100	7,0	21,2	49,6	22,2	100	7,3	22,2	48,6	21,9	100
IE	8,3	20,3	48,6	22,7	100	3,1	14,7	48,9	33,3	100	4,1	15,7	48,8	31,4	100
IT	10,4	25,1	52,0	12,5	100	6,9	21,5	56,5	15,1	100	7,6	22,3	55,5	14,6	100
LT	8,3	26,6	50,2	14,9	100	2,8	19,4	58,8	19,1	100	3,9	20,8	57,1	18,3	100
LU	4,7	11,6	40,0	43,6	100	0,9	12,3	38,4	48,4	100	1,7	12,2	38,7	47,4	100
LV	10,3	22,5	54,7	12,6	100	6,7	22,6	56,1	14,6	100	7,6	22,6	55,7	14,1	100
NL	2,1	5,2	31,6	61,1	100	0,5	2,4	21,9	75,3	100	0,8	2,8	23,5	72,9	100
PL	7,4	26,7	45,6	20,3	100	4,1	20,7	51,0	24,3	100	4,7	21,9	49,9	23,5	100
PT	4,0	17,4	62,3	16,3	100	3,2	9,9	65,2	21,7	100	3,3	11,5	64,6	20,6	100
RO <sup>1</sup>	13,4	46,3	40,4	0,0	100	10,6	44,7	44,7	0,0	100	11,0	44,9	44,1	0,0	100
SE	2,4	12,4	47,8	37,4	100	1,3	9,0	43,4	46,3	100	1,5	9,6	44,1	44,8	100
SI	5,2	20,5	42,1	32,2	100	1,7	14,1	42,5	41,6	100	2,5	15,6	42,4	39,5	100
SK	9,8	30,9	42,6	16,7	100	7,2	27,7	44,4	20,7	100	7,8	28,4	44,0	19,8	100
UK	3,9	14,2	44,2	37,7	100	0,8	8,7	44,0	46,5	100	1,4	9,7	44,1	44,9	100
EU	5,4	17,6	47,9	29,2	100	3,6	15,0	48,1	33,3	100	4,0	15,5	48,0	32,5	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

**Table 74: Banking services. Difficulty/Facility by age group. Only respondents, 2007**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 16-64								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	19,4	80,6	100	18,1	81,9	100	14,4	85,6	100
BE	24,9	75,1	100	22,4	77,6	100	17,7	82,3	100
BG	45,8	54,2	100	40,7	59,4	100	26,8	73,2	100
CY	11,2	88,8	100	7,4	92,6	100	5,9	94,1	100
CZ	24,1	75,9	100	30,4	69,6	100	22,4	77,6	100
DE	16,3	83,7	100	14,8	85,2	100	11,8	88,2	100
DK <sup>(1)</sup>				16,4	83,6	100	13,0	87,0	100
EE	35,4	64,6	100	31,4	68,6	100	18,9	81,2	100
EL	34,1	65,9	100	38,9	61,1	100	24,2	75,8	100
ES	17,5	82,5	100	13,0	87,0	100	12,0	88,0	100
FI	13,5	86,5	100	9,6	90,5	100	5,1	94,9	100
FR	12,7	87,4	100	9,9	90,1	100	9,4	90,6	100
HU	33,2	66,8	100	31,7	68,3	100	26,8	73,3	100
IE	32,7	67,3	100	22,8	77,2	100	16,9	83,1	100
IT	36,1	63,9	100	31,8	68,2	100	26,7	73,4	100
LT	52,2	47,8	100	29,8	70,2	100	19,7	80,3	100
LU	13,9	86,1	100	13,3	86,7	100	11,5	88,5	100
LV	39,6	60,4	100	28,3	71,8	100	24,7	75,3	100
NL	8,8	91,2	100	6,7	93,3	100	2,8	97,2	100
PL	35,3	64,8	100	26,9	73,1	100	22,4	77,6	100
PT	22,1	77,9	100	19,5	80,5	100	11,8	88,3	100
RO <sup>(2)</sup>	51,4	48,6	100	54,4	45,6	100	50,0	50,0	100
SE	15,4	84,6	100	13,4	86,6	100	10,2	89,8	100
SI	23,8	76,2	100	24,0	76,0	100	14,8	85,2	100
SK	34,8	65,2	100	39,3	60,7	100	32,3	67,7	100
UK	23,3	76,7	100	14,4	85,7	100	9,9	90,1	100
EU	22,7	77,3	100	19,4	80,6	100	16,4	83,6	100

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007

**Table 75: Banking services. Difficulty/Facility by age group. Only respondents, 2007**

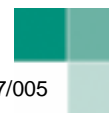
Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 65+								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	47,0	53,0	<b>100</b>	32,9	67,1	<b>100</b>	18,4	81,6	<b>100</b>
<b>BE</b>	39,7	60,3	<b>100</b>	31,0	69,0	<b>100</b>	22,4	77,6	<b>100</b>
<b>BG</b>	35,4	64,7	<b>100</b>	30,9	69,1	<b>100</b>	35,4	64,6	<b>100</b>
<b>CY</b>	41,0	59,1	<b>100</b>	27,0	73,0	<b>100</b>	15,2	84,9	<b>100</b>
<b>CZ</b>	54,3	45,7	<b>100</b>	34,1	65,9	<b>100</b>	23,6	76,4	<b>100</b>
<b>DE</b>	17,3	82,7	<b>100</b>	13,7	86,3	<b>100</b>	9,9	90,1	<b>100</b>
<b>DK <sup>(1)</sup></b>				20,3	79,8	<b>100</b>	14,7	85,3	<b>100</b>
<b>EE</b>	45,3	54,7	<b>100</b>	35,9	64,2	<b>100</b>	22,5	77,5	<b>100</b>
<b>EL</b>	48,3	51,7	<b>100</b>	41,8	58,2	<b>100</b>	36,4	63,6	<b>100</b>
<b>ES</b>	24,8	75,2	<b>100</b>	18,1	81,9	<b>100</b>	12,0	88,0	<b>100</b>
<b>FI</b>	36,0	64,0	<b>100</b>	14,3	85,7	<b>100</b>	10,1	89,9	<b>100</b>
<b>FR</b>	6,2	93,8	<b>100</b>	6,2	93,8	<b>100</b>	5,4	94,6	<b>100</b>
<b>HU</b>	35,6	64,4	<b>100</b>	29,3	70,7	<b>100</b>	26,0	74,0	<b>100</b>
<b>IE</b>	53,6	46,4	<b>100</b>	36,0	64,1	<b>100</b>	27,5	72,5	<b>100</b>
<b>IT</b>	45,1	55,0	<b>100</b>	38,0	62,0	<b>100</b>	26,3	73,7	<b>100</b>
<b>LT</b>	63,7	36,3	<b>100</b>	44,2	55,8	<b>100</b>	36,2	63,8	<b>100</b>
<b>LU</b>	41,1	58,9	<b>100</b>	23,8	76,2	<b>100</b>	17,6	82,4	<b>100</b>
<b>LV</b>	43,8	56,2	<b>100</b>	29,7	70,3	<b>100</b>	29,4	70,6	<b>100</b>
<b>NL</b>	15,0	85,0	<b>100</b>	8,4	91,6	<b>100</b>	5,6	94,4	<b>100</b>
<b>PL</b>	43,0	57,1	<b>100</b>	36,2	63,8	<b>100</b>	29,6	70,4	<b>100</b>
<b>PT</b>	23,8	76,2	<b>100</b>	21,4	78,6	<b>100</b>	15,9	84,1	<b>100</b>
<b>RO <sup>(2)</sup></b>	65,6	34,4	<b>100</b>	63,1	36,9	<b>100</b>	64,4	35,7	<b>100</b>
<b>SE</b>	24,4	75,6	<b>100</b>	13,9	86,1	<b>100</b>	9,5	90,5	<b>100</b>
<b>SI</b>	42,4	57,6	<b>100</b>	33,6	66,4	<b>100</b>	19,8	80,2	<b>100</b>
<b>SK</b>	54,0	46,0	<b>100</b>	45,5	54,6	<b>100</b>	34,9	65,1	<b>100</b>
<b>UK</b>	40,2	59,9	<b>100</b>	20,5	79,6	<b>100</b>	11,2	88,8	<b>100</b>
<b>EU</b>	33,3	66,7	<b>100</b>	24,3	75,7	<b>100</b>	17,6	82,4	<b>100</b>

(1): Denmark distinguishes only two categories.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007



**Table 76: Banking services. Difficulty/Facility by age group, 2007. Full sample**  
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Age 16-64														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	3,0	16,4	45,1	35,5	100	2,2	14,4	43,7	39,6	100	2,4	14,8	44,0	38,8	100
BE	7,7	17,5	46,1	28,8	100	4,9	13,6	47,4	34,0	100	5,4	14,3	47,2	33,1	100
BG	19,8	29,9	33,0	17,3	100	11,0	18,2	36,7	34,1	100	11,2	18,5	36,6	33,8	100
CY	1,6	7,3	67,7	23,5	100	0,9	5,5	59,5	34,1	100	1,0	5,7	60,7	32,6	100
CZ	6,6	24,7	49,6	19,0	100	3,9	20,1	54,5	21,5	100	4,3	20,8	53,7	21,2	100
DE	1,9	13,1	44,0	40,9	100	1,6	10,4	41,4	46,6	100	1,6	11,0	42,0	45,3	100
DK	3,6	12,5	36,9	47,1	100	1,6	11,5	38,1	48,8	100	1,9	11,7	37,9	48,6	100
EE	7,9	23,3	52,3	16,5	100	4,2	16,2	61,6	18,1	100	5,0	17,9	59,4	17,7	100
EL	13,9	25,5	35,4	25,2	100	8,3	18,5	42,8	30,4	100	8,9	19,2	42,1	29,9	100
ES	2,3	12,6	63,8	21,3	100	2,0	10,1	63,5	24,3	100	2,0	10,6	63,6	23,8	100
FI	2,1	8,4	42,5	47,0	100	0,8	4,4	37,8	57,0	100	1,1	5,4	39,0	54,4	100
FR	2,8	7,2	45,5	44,6	100	2,1	7,5	44,9	45,4	100	2,2	7,5	45,0	45,3	100
HU	8,7	23,8	46,1	21,4	100	7,3	20,9	48,9	23,0	100	7,6	21,5	48,3	22,7	100
IE	6,9	18,1	49,2	25,8	100	3,0	14,1	49,5	33,4	100	3,6	14,7	49,5	32,3	100
IT	9,7	22,9	54,1	13,2	100	6,7	21,8	56,2	15,3	100	7,2	22,0	55,9	15,0	100
LT	7,4	26,0	51,9	14,7	100	2,8	17,9	59,5	19,8	100	3,5	19,2	58,3	19,0	100
LU	2,4	11,9	39,5	46,2	100	0,9	11,3	38,3	49,4	100	1,2	11,4	38,5	48,9	100
LV	9,8	22,5	55,3	12,5	100	5,5	22,2	57,5	14,9	100	6,4	22,2	57,0	14,4	100
NL	1,7	5,2	28,1	65,1	100	0,4	2,7	22,6	74,4	100	0,6	3,1	23,6	72,7	100
PL	5,9	24,1	47,6	22,4	100	4,1	20,2	51,1	24,6	100	4,3	20,8	50,6	24,2	100
PT	3,3	16,5	60,8	19,4	100	3,2	10,3	64,8	21,7	100	3,2	11,3	64,1	21,3	100
RO <sup>1</sup>	10,0	45,6	44,4	0,0	100	9,9	43,5	46,6	0,0	100	9,9	43,8	46,3	0,0	100
SE	2,1	12,1	41,4	44,4	100	1,2	9,1	40,7	49,0	100	1,3	9,6	40,9	48,3	100
SI	4,9	18,7	41,4	35,0	100	1,6	13,6	41,3	43,5	100	2,2	14,6	41,3	41,8	100
SK	8,2	29,4	44,4	18,0	100	6,9	27,3	44,9	20,9	100	7,2	27,7	44,8	20,3	100
UK	2,7	14,6	45,3	37,4	100	0,7	9,0	43,5	46,8	100	1,0	9,8	43,8	45,4	100
EU	4,5	16,8	47,9	30,9	100	3,6	14,9	48,1	33,4	100	3,7	15,2	48,1	33,0	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

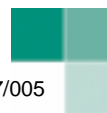
**Table 77: Banking services. Difficulty/Facility by age group, 2007. Full sample**  
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Age 65+														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	10,0	25,4	41,5	23,1	100	3,7	15,3	48,2	32,8	100	7,4	21,1	44,3	27,2	100
BE	10,9	20,1	45,5	23,5	100	5,5	16,6	52,2	25,7	100	7,9	18,2	49,2	24,7	100
BG	21,7	16,1	29,9	32,3	100	17,0	17,6	33,0	32,4	100	17,6	17,4	32,6	32,4	100
CY	9,6	17,9	55,1	17,4	100	3,1	9,8	61,6	25,5	100	6,5	14,1	58,2	21,3	100
CZ	9,8	27,9	48,8	13,6	100	3,8	20,8	58,2	17,3	100	6,6	24,2	53,7	15,5	100
DE	1,8	13,1	47,4	37,7	100	0,4	8,8	43,7	47,1	100	1,2	11,1	45,7	42,0	100
DK	4,1	16,1	53,1	26,7	100	2,5	12,3	46,0	39,2	100	2,9	13,2	47,7	36,3	100
EE	11,3	25,1	51,2	12,5	100	4,5	16,5	62,5	16,5	100	9,5	22,8	54,2	13,5	100
EL	19,6	27,1	31,7	21,6	100	13,8	22,7	38,9	24,7	100	16,4	24,7	35,6	23,3	100
ES	4,1	14,5	60,3	21,2	100	1,7	10,8	65,3	22,2	100	2,8	12,5	62,9	21,8	100
FI	9,0	13,9	54,1	23,0	100	1,3	8,8	55,5	34,4	100	5,4	11,5	54,8	28,3	100
FR	1,8	4,9	46,8	46,5	100	1,0	4,7	40,2	54,1	100	1,4	4,8	43,5	50,3	100
HU	7,8	24,7	47,5	20,0	100	4,8	20,6	51,7	22,9	100	6,7	23,2	49,0	21,1	100
IE	13,1	25,6	42,8	18,5	100	6,5	19,9	46,7	27,0	100	9,4	22,4	45,0	23,3	100
IT	11,9	26,8	49,4	12,0	100	6,8	19,6	57,2	16,5	100	9,7	23,8	52,7	13,8	100
LT	14,1	32,5	42,5	10,9	100	5,4	28,2	53,2	13,2	100	10,8	30,8	46,6	11,8	100
LU	10,6	16,5	36,9	36,1	100	3,2	13,5	38,3	45,0	100	6,5	14,9	37,7	41,0	100
LV	10,3	22,3	59,1	8,4	100	12,3	19,8	57,4	10,6	100	11,0	21,4	58,5	9,1	100
NL	3,1	9,0	37,5	50,4	100	1,2	4,2	33,4	61,2	100	1,9	5,9	34,8	57,5	100
PL	10,1	28,7	44,9	16,4	100	5,2	25,5	48,7	20,7	100	8,0	27,3	46,5	18,2	100
PT	4,7	16,8	62,2	16,3	100	3,3	10,7	61,9	24,1	100	4,2	14,4	62,1	19,4	100
RO <sup>1</sup>	14,9	48,4	36,7	0,0	100	13,4	50,0	36,7	0,0	100	14,1	49,2	36,7	0,0	100
SE	4,0	14,0	55,3	26,7	100	1,9	7,6	53,3	37,2	100	2,5	9,6	53,9	34,0	100
SI	10,1	26,6	41,9	21,4	100	4,1	14,9	52,8	28,4	100	6,8	20,2	47,8	25,2	100
SK	17,2	30,1	39,5	13,2	100	8,1	27,9	44,8	19,3	100	14,5	29,4	41,0	15,0	100
UK	10,2	16,3	43,0	30,5	100	2,3	8,1	47,9	41,7	100	5,5	11,4	45,9	37,1	100
EU	7,4	19,3	47,3	26,1	100	3,9	14,0	48,4	33,7	100	5,6	16,7	47,8	29,8	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007



### 3.3.4 Data source

EU-SILC UDB 2007 – version 1 of August 2011

### 3.3.5 Methodology

In 2007, the EU-SILC survey was supplemented with an ad hoc module on housing conditions.<sup>23</sup> The variable MH100 covers banking services. Banking services include withdraw cash, transfer money and pay bills.

Eurostat notes that for banking services, the technical access could also intervene. It provides that the accessibility in terms of phone-banking and PC-banking should also be part of the assessment, if these methods are actually used by the household. The accessibility has to be evaluated according to the facility/difficulty to transfer, withdraw money... regardless of whether or not it is done by phone-banking, PC-banking or in a bank.

The respondent may choose one of the following four degrees: 1. with great difficulty, 2. with some difficulty, 3. easily and 4. very easily.

The respondent should give an answer for the household as a whole. If the respondent doesn't use a service but other household member(s) do, the respondent should assess the accessibility according to this (these) other household member(s).

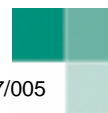
Eurostat notes that if one member of the household has a disability and can hardly access a service (which he needs as an individual) and he/she lives alone or the household has no resource available to provide him/her support, or it really represents a burden for the household, in this case the access to the service would be considered difficult for the household.

There is a high rate of non-response in the full sample (because the services are not used by household) in Portugal (39%), Lithuania (26%), Bulgaria (22%) and Latvia (21%). The respective rates among respondents are 41%, 29% and 24%. The number of disabled respondents is relatively small (72 limited and 68 strongly limited).

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040). Also, we have used the age at the time of the interview.

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<sup>23</sup> Eurostat: "EU-SILC Module 2007 on housing conditions", Eurostat, Directorate F: Social and information society statistics, Unit F-3: Living conditions and social protection.



### **3.3.6 Notes**

The values taken by difficulty/facility of access refer to the household, although the needs of persons with disabilities being members of this household are taken into account. As the value is established for the household, we assign the same value to all members of the household. Consequently, gender differences might be underestimated. In order to reduce this bias, we present also estimates covering only respondents.

The data do not take into account the type of disability. They represent an average for all persons with disabilities. We know that the implications and the relation with the environment is not the same for all types of disability. This means that for certain types of disability, the estimates might underestimate seriously difficulties encountered by specific categories (e.g. persons with mobility problems).

## **3.4 HOUSING AND POSTAL SERVICES**

### **3.4.1 Relevance to EU policy / Strategy**

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life.

The following presents the results of an EU-SILC survey on housing conditions. It is important to note that the terms “access” and “accessibility” used by the EU-SILC survey do not follow the meaning assigned to these terms in the UN Convention on the Rights of Persons with Disabilities.

### **3.4.2 Headline findings**

#### **3.4.2.1 General comments**

Disability increases difficulty to access postal services. About 30% of persons with disabilities face difficulties in accessing postal services compared to 19% of persons without disabilities.

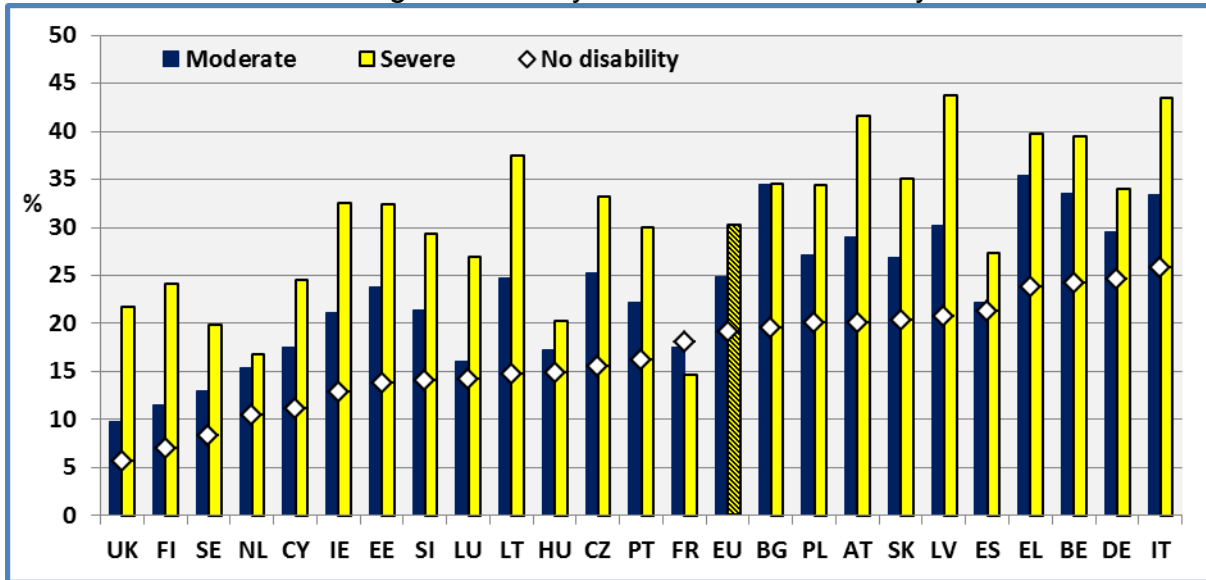
The estimations cover all types of disability. It is an average for persons with disabilities and does not take into account the nature of disability. Certain types of disability might face much higher rates (e.g. persons with mobility problems).



**Figure 92: Housing and postal services**  
**Percent of persons declaring difficult access of postal services. Age: 16 +, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

The degree of disability increases the difference between disabled and non-disabled. The disadvantage of persons with severe disabilities in comparison to persons without disabilities amounts to 11 percentage points. The equivalent difference for moderate disability is 6 percentage points.



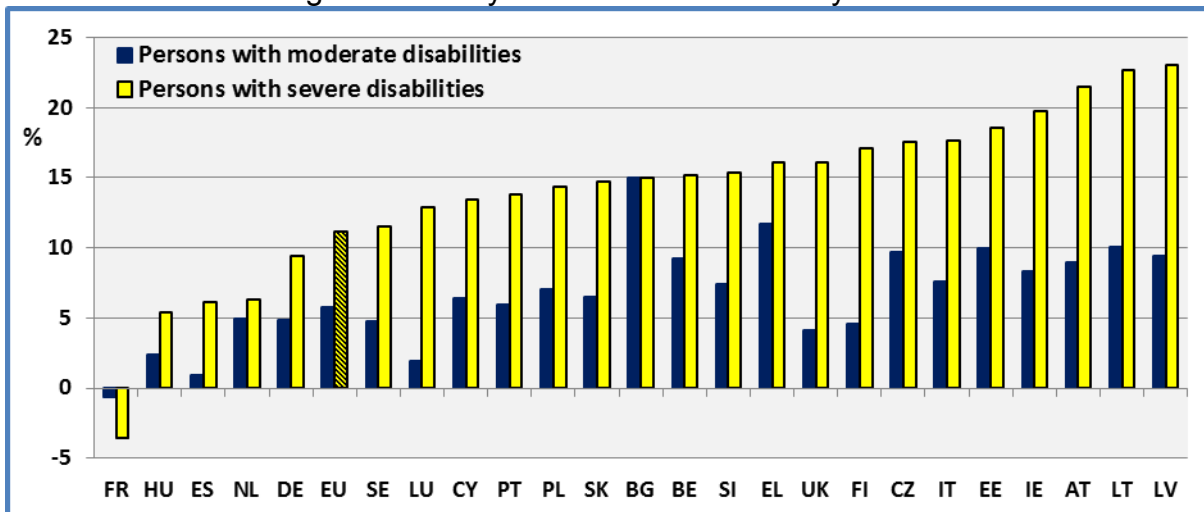


### Figure 93: Housing and postal services

#### Disadvantage of persons with disabilities concerning postal services.

The data do not take into account the type of disability. The data cover only respondents.

Disadvantage = Percent of persons with disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. Age: 16 +, 2007. Difficult covers “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

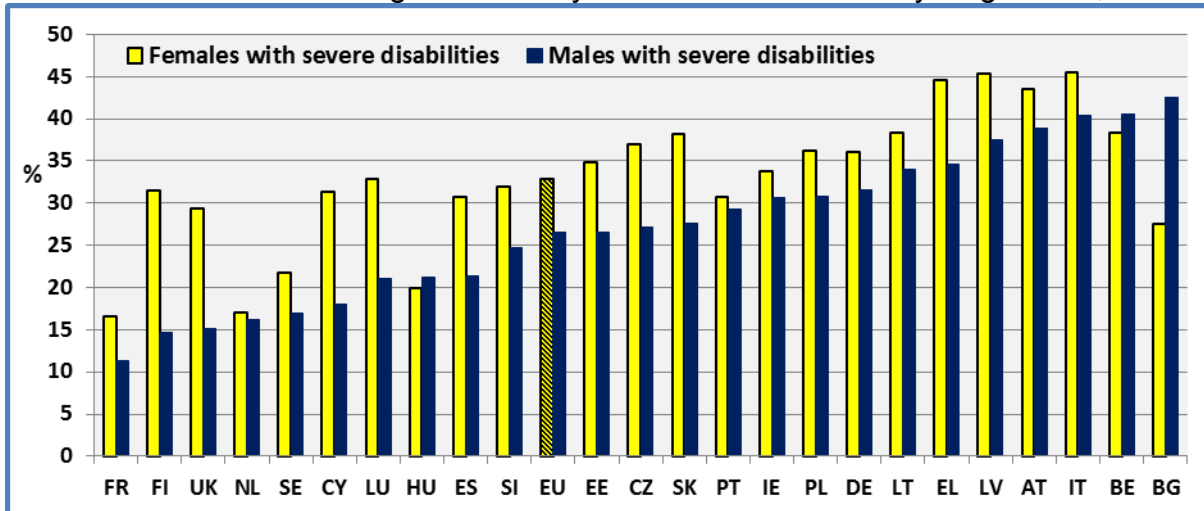
#### 3.4.2.2 Gender

Generally severely disabled women face more difficulties compared to men with severe disabilities. The rates are respectively 33% and 27%.

**Figure 94: Housing and postal services****Percent of persons with severe disabilities declaring difficult access of postal services.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”. Age: 16 +, 2007.



Data source: EU-SILC 2007

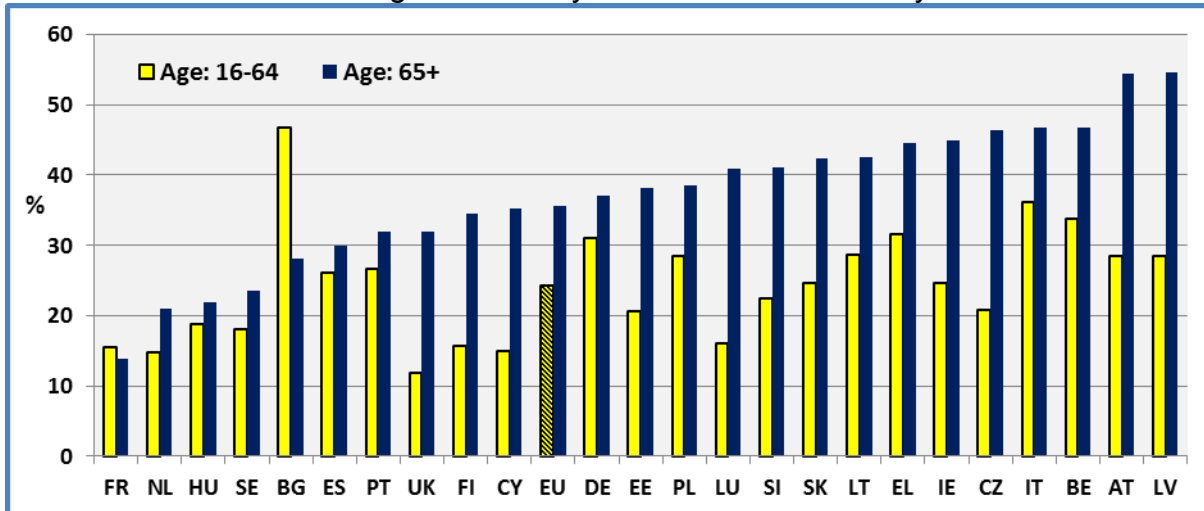
**3.4.2.3 Age**

Difficulties increase with age. There is an important difference between young persons with a severe disability (24%) and elderly persons with a severe disability (36%). This might be due primarily to mobility barriers. In fact, these services do not incorporate any important technological dimension at places where customers deposit or receive mail.

**Figure 95: Housing and postal services**  
**Percent of persons with severe disabilities declaring difficult access of postal services, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

Age increases the difference between persons with and without disabilities. The disadvantage of elderly persons with severe disabilities in comparison to elderly people without disabilities amounts to 15 percentage points. The equivalent disadvantage for persons aged 16-64 is about 6 percentage points.



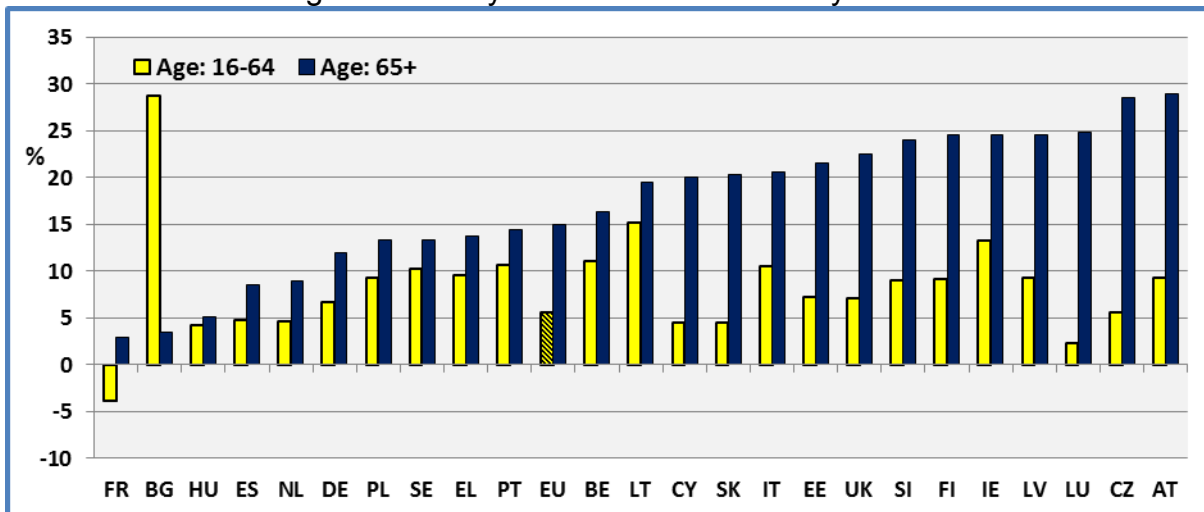
### Figure 96: Housing and postal services

#### Disadvantage of persons with severe disabilities concerning postal services.

The data do not take into account the type of disability. The data cover only respondents.

Disadvantage = Percent of persons with severe disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. 2007.

Difficult covers “With great difficulty” or “With some difficulty”.



**BG:** The number of persons aged 16-64 with disabilities in the sample is small (limited: 27 and strongly limited: 26).

**Data source:** EU-SILC 2007

#### 3.4.2.4 Type of disability

If we apply a method similar to the one used for accessibility of grocery services, we find that about 52% of elderly persons with severe disabilities face difficult access.

### 3.4.3 Data

**Table 78: Postal services. Age 16 +, 2007. Only respondents**

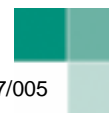
Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	41,6	58,5	100	29,0	71,0	100	20,1	79,9	100
BE	39,4	60,6	100	33,5	66,5	100	24,2	75,8	100
BG	34,6	65,4	100	34,5	65,5	100	19,6	80,4	100
CY	24,6	75,4	100	17,5	82,5	100	11,1	88,9	100
CZ	33,1	66,9	100	25,2	74,8	100	15,6	84,4	100
DE	34,0	66,0	100	29,5	70,5	100	24,6	75,4	100
DK <sup>(1)</sup>				22,4	77,6	100	18,4	81,6	100
EE	32,3	67,7	100	23,8	76,2	100	13,8	86,2	100
EL	39,8	60,2	100	35,4	64,6	100	23,7	76,3	100
ES	27,3	72,7	100	22,2	77,8	100	21,2	78,8	100
FI	24,1	75,9	100	11,6	88,4	100	7,0	93,0	100
FR	14,6	85,4	100	17,5	82,5	100	18,1	81,9	100
HU	20,3	79,7	100	17,2	82,8	100	14,8	85,2	100
IE	32,5	67,5	100	21,1	78,9	100	12,8	87,2	100
IT	43,4	56,6	100	33,4	66,6	100	25,8	74,2	100
LT	37,4	62,6	100	24,8	75,3	100	14,7	85,3	100
LU	27,0	73,0	100	16,1	84,0	100	14,1	85,9	100
LV	43,7	56,3	100	30,2	69,8	100	20,7	79,3	100
NL	16,7	83,3	100	15,3	84,7	100	10,4	89,6	100
PL	34,4	65,6	100	27,1	72,9	100	20,1	79,9	100
PT	30,0	70,0	100	22,1	77,9	100	16,2	83,8	100
RO <sup>(2)</sup>	41,1	58,9	100	36,5	63,5	100	35,3	64,7	100
SE	19,8	80,2	100	13,0	87,0	100	8,3	91,7	100
SI	29,3	70,7	100	21,4	78,6	100	14,0	86,0	100
SK	35,1	64,9	100	26,8	73,2	100	20,4	79,7	100
UK	21,8	78,3	100	9,8	90,2	100	5,6	94,4	100
EU	30,2	69,8	100	24,9	75,1	100	19,1	80,9	100

(1): Denmark distinguishes only two categories.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007

**Table 79: Postal services. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	7,5	25,0	42,6	24,9	100	3,5	18,5	45,6	32,5	100	4,6	20,3	44,7	30,4	100
BE	11,0	23,5	43,4	22,1	100	6,8	18,4	47,4	27,5	100	7,7	19,5	46,5	26,3	100
BG	12,9	19,1	38,8	29,3	100	5,5	15,2	42,4	36,9	100	5,8	15,4	42,2	36,6	100
CY	4,8	12,8	62,8	19,6	100	2,6	8,7	60,7	28,0	100	3,0	9,5	61,1	26,4	100
CZ	5,0	20,8	54,3	19,9	100	2,5	14,5	58,0	25,1	100	3,1	15,8	57,2	23,9	100
DE	5,8	24,4	43,5	26,3	100	4,0	20,8	42,4	32,8	100	4,6	21,9	42,7	30,8	100
DK	4,9	17,5	42,8	34,8	100	2,7	15,7	44,2	37,4	100	3,0	16,0	44,0	37,0	100
EE	5,5	19,4	58,8	16,4	100	2,6	12,1	67,1	18,2	100	3,6	14,6	64,3	17,6	100
EL	12,6	25,7	39,6	22,1	100	7,4	17,1	47,2	28,3	100	8,3	18,6	45,8	27,2	100
ES	4,7	19,8	58,6	16,9	100	3,8	17,2	62,4	16,6	100	4,0	17,8	61,6	16,7	100
FI	4,5	10,7	54,5	30,3	100	1,0	6,0	52,2	40,8	100	2,1	7,5	52,9	37,5	100
FR	5,7	11,1	44,3	38,9	100	6,7	12,4	42,7	38,2	100	6,5	12,2	43,0	38,3	100
HU	4,1	13,9	55,0	27,1	100	3,2	12,5	55,3	29,0	100	3,5	12,9	55,2	28,5	100
IE	6,4	15,4	50,5	27,7	100	3,0	9,8	51,1	36,1	100	3,7	10,9	51,0	34,5	100
IT	10,0	25,0	52,8	12,2	100	6,0	21,1	57,9	15,0	100	7,0	22,1	56,6	14,3	100
LT	3,8	22,3	60,8	13,2	100	1,3	13,2	65,9	19,6	100	1,9	15,6	64,6	17,9	100
LU	5,6	12,1	37,8	44,5	100	2,1	12,4	38,0	47,6	100	2,8	12,3	38,0	46,9	100
LV	8,5	23,5	59,0	9,0	100	3,0	20,1	63,6	13,4	100	4,7	21,2	62,1	12,0	100
NL	2,3	12,8	37,6	47,3	100	1,5	8,9	36,7	53,0	100	1,6	9,7	36,9	51,8	100
PL	6,2	23,2	49,5	21,2	100	3,8	17,6	53,4	25,2	100	4,3	18,9	52,5	24,3	100
PT	3,9	21,0	60,1	15,0	100	3,2	13,4	65,7	17,8	100	3,4	15,4	64,2	17,1	100
RO <sup>1</sup>	0,7	37,1	62,2	0,0	100	0,9	35,3	63,8	0,0	100	0,9	35,7	63,5	0,0	100
SE	2,0	13,7	50,0	34,3	100	0,8	7,4	49,8	41,9	100	1,1	8,6	49,8	40,5	100
SI	4,3	18,4	55,8	21,6	100	1,4	12,4	61,5	24,6	100	2,2	13,9	60,1	23,8	100
SK	6,1	22,0	50,7	21,2	100	3,9	17,2	51,8	27,2	100	4,5	18,6	51,5	25,5	100
UK	3,8	8,3	40,2	47,7	100	0,6	4,4	36,0	58,9	100	1,3	5,2	36,8	56,7	100
EU	6,1	20,3	48,0	25,7	100	3,9	16,3	48,9	30,9	100	4,4	17,3	48,7	29,6	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

**Table 80: Postal services. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	FEMALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	43,5	56,5	<b>100</b>	32,9	67,1	<b>100</b>	20,5	79,6	<b>100</b>
<b>BE</b>	38,3	61,7	<b>100</b>	34,8	65,2	<b>100</b>	23,9	76,1	<b>100</b>
<b>BG</b>	27,6	72,4	<b>100</b>	45,3	54,7	<b>100</b>	19,6	80,4	<b>100</b>
<b>CY</b>	31,4	68,6	<b>100</b>	22,9	77,1	<b>100</b>	10,6	89,4	<b>100</b>
<b>CZ</b>	37,0	63,0	<b>100</b>	25,8	74,2	<b>100</b>	16,0	84,0	<b>100</b>
<b>DE</b>	36,1	63,9	<b>100</b>	29,6	70,4	<b>100</b>	26,1	73,9	<b>100</b>
<b>DK <sup>(1)</sup></b>				23,5	76,5	<b>100</b>	18,5	81,5	<b>100</b>
<b>EE</b>	34,9	65,1	<b>100</b>	22,9	77,1	<b>100</b>	14,0	86,0	<b>100</b>
<b>EL</b>	44,6	55,4	<b>100</b>	36,1	63,9	<b>100</b>	25,3	74,7	<b>100</b>
<b>ES</b>	30,8	69,2	<b>100</b>	24,1	75,9	<b>100</b>	21,3	78,7	<b>100</b>
<b>FI</b>	31,5	68,5	<b>100</b>	13,4	86,6	<b>100</b>	8,5	91,5	<b>100</b>
<b>FR</b>	16,6	83,4	<b>100</b>	17,8	82,2	<b>100</b>	18,8	81,2	<b>100</b>
<b>HU</b>	20,0	80,1	<b>100</b>	16,1	83,9	<b>100</b>	14,8	85,2	<b>100</b>
<b>IE</b>	33,8	66,2	<b>100</b>	20,7	79,4	<b>100</b>	12,1	88,0	<b>100</b>
<b>IT</b>	45,5	54,6	<b>100</b>	35,0	65,1	<b>100</b>	26,4	73,6	<b>100</b>
<b>LT</b>	38,3	61,7	<b>100</b>	25,7	74,3	<b>100</b>	15,1	85,0	<b>100</b>
<b>LU</b>	32,9	67,2	<b>100</b>	18,9	81,1	<b>100</b>	13,1	86,9	<b>100</b>
<b>LV</b>	45,3	54,7	<b>100</b>	31,0	69,0	<b>100</b>	21,0	79,0	<b>100</b>
<b>NL</b>	17,1	82,9	<b>100</b>	16,8	83,2	<b>100</b>	10,4	89,6	<b>100</b>
<b>PL</b>	36,2	63,8	<b>100</b>	27,4	72,6	<b>100</b>	20,1	79,9	<b>100</b>
<b>PT</b>	30,7	69,3	<b>100</b>	20,3	79,7	<b>100</b>	18,5	81,6	<b>100</b>
<b>RO <sup>(2)</sup></b>	42,4	57,6	<b>100</b>	34,6	65,4	<b>100</b>	33,8	66,2	<b>100</b>
<b>SE</b>	21,8	78,2	<b>100</b>	13,6	86,4	<b>100</b>	8,0	92,0	<b>100</b>
<b>SI</b>	32,0	68,0	<b>100</b>	23,2	76,8	<b>100</b>	13,9	86,1	<b>100</b>
<b>SK</b>	38,2	61,8	<b>100</b>	26,5	73,5	<b>100</b>	20,9	79,1	<b>100</b>
<b>UK</b>	29,3	70,7	<b>100</b>	13,4	86,6	<b>100</b>	6,7	93,3	<b>100</b>
<b>EU</b>	32,9	67,1	<b>100</b>	25,8	74,2	<b>100</b>	19,9	80,1	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007

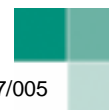
**Table 81: Postal services. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	MALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	38,9	61,1	<b>100</b>	24,6	75,4	<b>100</b>	19,8	80,2	<b>100</b>
<b>BE</b>	40,6	59,4	<b>100</b>	32,3	67,7	<b>100</b>	24,4	75,6	<b>100</b>
<b>BG</b>	42,6	57,5	<b>100</b>	21,7	78,3	<b>100</b>	19,5	80,5	<b>100</b>
<b>CY</b>	18,0	82,0	<b>100</b>	13,2	86,8	<b>100</b>	11,4	88,6	<b>100</b>
<b>CZ</b>	27,2	72,8	<b>100</b>	24,2	75,8	<b>100</b>	14,9	85,1	<b>100</b>
<b>DE</b>	31,5	68,5	<b>100</b>	29,3	70,7	<b>100</b>	23,0	77,0	<b>100</b>
<b>DK <sup>(1)</sup></b>				20,9	79,1	<b>100</b>	18,3	81,7	<b>100</b>
<b>EE</b>	26,6	73,5	<b>100</b>	25,5	74,5	<b>100</b>	13,4	86,7	<b>100</b>
<b>EL</b>	34,6	65,5	<b>100</b>	34,8	65,2	<b>100</b>	22,7	77,3	<b>100</b>
<b>ES</b>	21,3	78,7	<b>100</b>	19,1	80,9	<b>100</b>	21,2	78,8	<b>100</b>
<b>FI</b>	14,6	85,4	<b>100</b>	9,2	90,8	<b>100</b>	5,3	94,7	<b>100</b>
<b>FR</b>	11,3	88,7	<b>100</b>	17,0	83,0	<b>100</b>	17,1	82,9	<b>100</b>
<b>HU</b>	21,3	78,7	<b>100</b>	20,9	79,1	<b>100</b>	14,9	85,1	<b>100</b>
<b>IE</b>	30,7	69,3	<b>100</b>	21,9	78,1	<b>100</b>	14,0	86,1	<b>100</b>
<b>IT</b>	40,4	59,6	<b>100</b>	31,4	68,7	<b>100</b>	25,3	74,7	<b>100</b>
<b>LT</b>	34,1	65,9	<b>100</b>	22,0	78,0	<b>100</b>	14,0	86,0	<b>100</b>
<b>LU</b>	21,0	79,0	<b>100</b>	12,4	87,6	<b>100</b>	15,2	84,8	<b>100</b>
<b>LV</b>	37,5	62,5	<b>100</b>	27,3	72,7	<b>100</b>	19,9	80,1	<b>100</b>
<b>NL</b>	16,2	83,9	<b>100</b>	12,5	87,5	<b>100</b>	10,4	89,6	<b>100</b>
<b>PL</b>	30,8	69,2	<b>100</b>	26,4	73,6	<b>100</b>	19,9	80,1	<b>100</b>
<b>PT</b>	29,3	70,7	<b>100</b>	23,5	76,5	<b>100</b>	15,2	84,8	<b>100</b>
<b>RO <sup>(2)</sup></b>	39,7	60,4	<b>100</b>	38,7	61,3	<b>100</b>	36,3	63,7	<b>100</b>
<b>SE</b>	17,0	83,0	<b>100</b>	12,2	87,8	<b>100</b>	8,5	91,5	<b>100</b>
<b>SI</b>	24,7	75,3	<b>100</b>	18,2	81,8	<b>100</b>	14,1	85,9	<b>100</b>
<b>SK</b>	27,6	72,4	<b>100</b>	27,6	72,4	<b>100</b>	19,3	80,7	<b>100</b>
<b>UK</b>	15,1	84,9	<b>100</b>	6,8	93,2	<b>100</b>	5,1	95,0	<b>100</b>
<b>EU</b>	26,5	73,5	<b>100</b>	23,6	76,4	<b>100</b>	18,2	81,8	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007





**Table 82: Postal services. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

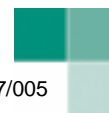
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Females														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	9,0	25,6	41,8	23,7	100	3,6	18,0	45,5	32,9	100	5,1	20,2	44,5	30,2	100
BE	11,5	22,8	44,1	21,7	100	6,8	18,5	47,5	27,3	100	7,9	19,6	46,7	25,9	100
BG	9,4	20,8	41,0	28,9	100	5,5	14,8	42,8	36,9	100	5,7	15,0	42,8	36,5	100
CY	5,6	14,1	62,2	18,1	100	2,8	8,7	59,8	28,7	100	3,4	9,8	60,3	26,5	100
CZ	5,4	21,6	53,6	19,4	100	2,4	13,8	57,9	25,9	100	3,1	15,7	56,9	24,4	100
DE	5,8	24,7	43,5	26,0	100	4,1	20,8	42,6	32,5	100	4,7	22,1	42,9	30,4	100
DK	4,9	18,5	44,1	32,5	100	2,9	15,3	43,5	38,3	100	3,3	15,9	43,6	37,2	100
EE	5,9	18,8	59,3	15,9	100	2,6	12,3	67,5	17,7	100	3,8	14,6	64,6	17,0	100
EL	12,3	26,2	40,9	20,7	100	7,2	17,4	46,1	29,3	100	8,2	19,1	45,1	27,6	100
ES	4,9	20,0	58,0	17,2	100	3,7	17,0	61,8	17,5	100	4,0	17,7	60,9	17,4	100
FI	5,8	12,5	53,0	28,6	100	1,2	7,1	49,5	42,2	100	2,7	8,9	50,6	37,8	100
FR	5,6	11,0	43,1	40,4	100	6,6	12,7	42,3	38,4	100	6,4	12,3	42,5	38,9	100
HU	4,2	13,7	55,4	26,7	100	3,1	12,4	54,7	29,9	100	3,5	12,8	54,9	28,9	100
IE	7,4	16,4	46,7	29,4	100	2,9	9,4	51,6	36,2	100	3,8	10,7	50,6	34,9	100
IT	10,4	24,8	52,8	12,1	100	5,8	21,3	57,5	15,3	100	7,2	22,3	56,1	14,4	100
LT	4,5	23,3	60,6	11,5	100	1,2	13,1	65,5	20,2	100	2,2	16,1	64,1	17,7	100
LU	6,0	13,9	36,3	43,7	100	1,9	11,8	39,1	47,3	100	2,8	12,3	38,4	46,5	100
LV	8,5	24,6	58,3	8,7	100	3,3	19,4	64,1	13,3	100	5,1	21,2	62,1	11,7	100
NL	2,4	13,8	38,1	45,7	100	1,7	8,8	36,9	52,6	100	1,8	10,0	37,2	51,0	100
PL	6,4	23,5	49,5	20,6	100	3,8	17,4	53,5	25,3	100	4,4	18,8	52,6	24,2	100
PT	4,3	20,0	60,1	15,7	100	3,2	14,6	64,4	17,9	100	3,5	16,3	63,1	17,2	100
RO <sup>1</sup>	0,6	37,3	62,1	0,0	100	0,9	34,8	64,3	0,0	100	0,9	35,3	63,8	0,0	100
SE	2,5	14,4	46,6	36,6	100	0,7	7,3	47,8	44,2	100	1,1	8,9	47,5	42,5	100
SI	5,9	19,5	54,5	20,1	100	1,6	12,3	61,1	25,1	100	2,7	14,1	59,4	23,8	100
SK	6,3	22,5	50,7	20,4	100	3,8	17,2	51,5	27,6	100	4,6	18,9	51,3	25,3	100
UK	4,9	9,4	41,6	44,0	100	0,8	4,5	35,6	59,1	100	1,7	5,6	36,9	55,9	100
EU	6,4	20,6	48,0	25,0	100	3,9	16,2	48,7	31,2	100	4,6	17,4	48,5	29,6	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007



**Table 83: Postal services. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Males														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	5,9	24,3	43,6	26,3	100	3,4	19,0	45,6	32,0	100	4,1	20,4	45,0	30,5	100
BE	10,4	24,5	42,5	22,6	100	6,8	18,2	47,3	27,7	100	7,5	19,5	46,3	26,7	100
BG	16,6	17,3	36,4	29,8	100	5,5	15,7	41,9	36,9	100	5,9	15,8	41,7	36,6	100
CY	3,7	11,3	63,6	21,4	100	2,5	8,6	61,6	27,4	100	2,7	9,1	61,9	26,3	100
CZ	4,5	19,6	55,4	20,5	100	2,6	15,2	58,1	24,2	100	3,0	16,0	57,5	23,5	100
DE	5,9	24,0	43,4	26,7	100	4,0	20,8	42,2	33,1	100	4,5	21,6	42,5	31,4	100
DK	4,8	16,0	41,0	38,3	100	2,4	16,2	44,8	36,6	100	2,7	16,2	44,3	36,8	100
EE	4,8	20,1	58,1	17,1	100	2,6	11,8	66,7	18,8	100	3,3	14,5	63,9	18,3	100
EL	13,0	25,0	38,0	24,0	100	7,7	16,8	48,2	27,3	100	8,5	18,1	46,6	26,8	100
ES	4,4	19,6	59,5	16,5	100	3,8	17,4	63,0	15,7	100	4,0	17,8	62,4	15,9	100
FI	2,8	8,3	56,5	32,4	100	0,7	4,8	55,2	39,3	100	1,3	5,8	55,6	37,3	100
FR	6,0	11,3	45,9	36,9	100	6,8	12,2	43,0	38,0	100	6,7	12,0	43,6	37,8	100
HU	3,8	14,1	54,4	27,6	100	3,3	12,6	56,1	28,1	100	3,5	13,0	55,6	28,0	100
IE	5,4	14,4	54,5	25,8	100	3,1	10,3	50,6	36,0	100	3,5	11,0	51,3	34,2	100
IT	9,4	25,4	52,9	12,3	100	6,1	20,9	58,2	14,7	100	6,8	21,9	57,1	14,2	100
LT	2,6	20,6	61,0	15,8	100	1,4	13,4	66,3	18,9	100	1,7	15,0	65,2	18,2	100
LU	5,2	10,0	39,4	45,4	100	2,2	13,0	37,0	47,9	100	2,8	12,4	37,5	47,4	100
LV	8,5	21,9	60,1	9,5	100	2,6	20,9	62,9	13,6	100	4,2	21,2	62,2	12,4	100
NL	2,2	11,2	36,8	49,7	100	1,2	9,0	36,5	53,3	100	1,4	9,3	36,6	52,7	100
PL	5,9	22,7	49,4	21,9	100	3,7	17,9	53,3	25,1	100	4,2	18,9	52,5	24,4	100
PT	3,3	22,4	60,2	14,1	100	3,2	12,2	66,9	17,8	100	3,2	14,5	65,4	16,9	100
RO <sup>1</sup>	0,8	37,0	62,2	0,0	100	0,9	35,8	63,3	0,0	100	0,9	36,0	63,1	0,0	100
SE	1,4	12,7	54,7	31,2	100	0,9	7,6	51,7	39,8	100	1,0	8,4	52,2	38,4	100
SI	2,4	16,9	57,2	23,4	100	1,3	12,6	62,0	24,0	100	1,6	13,6	60,9	23,9	100
SK	5,8	21,1	50,7	22,3	100	3,9	17,3	52,0	26,8	100	4,4	18,2	51,7	25,7	100
UK	2,5	7,0	38,4	52,2	100	0,5	4,4	36,4	58,8	100	0,9	4,9	36,8	57,6	100
EU	5,7	19,8	47,9	26,6	100	3,9	16,4	49,2	30,5	100	4,3	17,1	48,9	29,7	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

**Table 84: Postal services. Difficulty/Facility by age group. Only respondents, 2007**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 16-64								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	28,4	71,6	100	23,4	76,6	100	19,1	80,9	100
BE	33,8	66,2	100	29,6	70,4	100	22,7	77,3	100
BG	46,7	53,3	100	31,4	68,6	100	17,9	82,1	100
CY	15,0	85,0	100	12,7	87,3	100	10,5	89,5	100
CZ	20,8	79,2	100	21,6	78,4	100	15,1	84,9	100
DE	31,1	68,9	100	29,1	70,9	100	24,5	75,5	100
DK <sup>(1)</sup>				21,3	78,7	100	17,9	82,2	100
EE	20,7	79,3	100	21,8	78,3	100	13,4	86,6	100
EL	31,5	68,5	100	34,6	65,4	100	22,0	78,0	100
ES	26,0	74,0	100	22,9	77,1	100	21,2	78,8	100
FI	15,6	84,4	100	9,9	90,1	100	6,5	93,5	100
FR	15,5	84,5	100	20,5	79,5	100	19,4	80,6	100
HU	18,7	81,3	100	16,6	83,4	100	14,5	85,5	100
IE	24,7	75,3	100	15,4	84,6	100	11,5	88,5	100
IT	36,2	63,8	100	29,1	70,9	100	25,7	74,3	100
LT	28,7	71,3	100	20,0	80,0	100	13,5	86,5	100
LU	16,1	83,9	100	12,6	87,4	100	13,7	86,3	100
LV	28,5	71,6	100	25,1	74,9	100	19,2	80,9	100
NL	14,7	85,3	100	17,5	82,5	100	10,1	90,0	100
PL	28,5	71,5	100	24,1	75,9	100	19,3	80,7	100
PT	26,6	73,4	100	21,0	79,0	100	15,9	84,1	100
RO <sup>(2)</sup>	40,8	59,2	100	37,4	62,6	100	34,0	66,0	100
SE	18,1	81,9	100	10,9	89,1	100	7,8	92,2	100
SI	22,4	77,6	100	18,1	82,0	100	13,4	86,6	100
SK	24,6	75,4	100	24,6	75,4	100	20,1	79,9	100
UK	11,8	88,2	100	5,3	94,7	100	4,7	95,3	100
EU	24,3	75,7	100	23,0	77,1	100	18,7	81,3	100

<sup>(1)</sup>: Denmark distinguishes only two categories.

<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007

**Table 85: Postal services. Difficulty/Facility by age group. Only respondents, 2007**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 65+								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	54,5	45,5	<b>100</b>	37,1	62,9	<b>100</b>	25,5	74,5	<b>100</b>
<b>BE</b>	46,8	53,2	<b>100</b>	38,5	61,5	<b>100</b>	30,4	69,6	<b>100</b>
<b>BG</b>	28,0	72,0	<b>100</b>	35,8	64,3	<b>100</b>	24,6	75,4	<b>100</b>
<b>CY</b>	35,3	64,7	<b>100</b>	25,8	74,2	<b>100</b>	15,1	84,9	<b>100</b>
<b>CZ</b>	46,3	53,7	<b>100</b>	29,9	70,1	<b>100</b>	17,8	82,2	<b>100</b>
<b>DE</b>	37,1	62,9	<b>100</b>	30,0	70,0	<b>100</b>	25,2	74,8	<b>100</b>
<b>DK <sup>(1)</sup></b>				25,6	74,4	<b>100</b>	20,5	79,5	<b>100</b>
<b>EE</b>	38,2	61,8	<b>100</b>	26,3	73,7	<b>100</b>	16,6	83,4	<b>100</b>
<b>EL</b>	44,5	55,5	<b>100</b>	36,0	64,0	<b>100</b>	30,7	69,4	<b>100</b>
<b>ES</b>	30,0	70,0	<b>100</b>	20,8	79,2	<b>100</b>	21,5	78,5	<b>100</b>
<b>FI</b>	34,4	65,6	<b>100</b>	15,7	84,3	<b>100</b>	9,8	90,2	<b>100</b>
<b>FR</b>	13,9	86,2	<b>100</b>	13,5	86,5	<b>100</b>	10,9	89,1	<b>100</b>
<b>HU</b>	21,8	78,2	<b>100</b>	18,1	81,9	<b>100</b>	16,7	83,3	<b>100</b>
<b>IE</b>	45,0	55,0	<b>100</b>	30,4	69,6	<b>100</b>	20,4	79,6	<b>100</b>
<b>IT</b>	46,7	53,3	<b>100</b>	36,5	63,5	<b>100</b>	26,1	73,9	<b>100</b>
<b>LT</b>	42,5	57,5	<b>100</b>	29,9	70,1	<b>100</b>	23,0	77,0	<b>100</b>
<b>LU</b>	40,9	59,1	<b>100</b>	21,9	78,1	<b>100</b>	16,1	83,9	<b>100</b>
<b>LV</b>	54,7	45,3	<b>100</b>	36,9	63,1	<b>100</b>	30,1	69,9	<b>100</b>
<b>NL</b>	21,0	79,0	<b>100</b>	10,7	89,3	<b>100</b>	12,1	87,9	<b>100</b>
<b>PL</b>	38,4	61,6	<b>100</b>	31,2	68,8	<b>100</b>	25,2	74,8	<b>100</b>
<b>PT</b>	31,9	68,1	<b>100</b>	23,2	76,8	<b>100</b>	17,5	82,5	<b>100</b>
<b>RO <sup>(2)</sup></b>	41,2	58,8	<b>100</b>	35,6	64,4	<b>100</b>	41,0	59,0	<b>100</b>
<b>SE</b>	23,6	76,4	<b>100</b>	17,4	82,6	<b>100</b>	10,3	89,7	<b>100</b>
<b>SI</b>	41,1	58,9	<b>100</b>	28,2	71,8	<b>100</b>	17,1	83,0	<b>100</b>
<b>SK</b>	42,4	57,6	<b>100</b>	30,1	69,9	<b>100</b>	22,1	77,9	<b>100</b>
<b>UK</b>	31,9	68,1	<b>100</b>	15,7	84,3	<b>100</b>	9,4	90,7	<b>100</b>
<b>EU</b>	35,6	64,5	<b>100</b>	27,2	72,8	<b>100</b>	20,5	79,5	<b>100</b>

(1): Denmark distinguishes only two categories.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007

**Table 86: Postal services. Difficulty/Facility by age group, 2007. Full sample**  
 Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Age 16-64														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	4,0	21,9	45,1	29,0	100	3,2	18,2	45,5	33,0	100	3,4	19,0	45,5	32,2	100
BE	9,4	22,5	44,7	23,5	100	6,3	17,8	47,5	28,4	100	6,8	18,6	47,0	27,6	100
BG	12,8	21,9	41,7	23,6	100	5,1	15,0	42,3	37,6	100	5,2	15,2	42,3	37,3	100
CY	2,5	10,3	65,4	21,8	100	2,5	8,5	60,6	28,5	100	2,5	8,7	61,3	27,5	100
CZ	3,6	18,5	54,7	23,3	100	2,5	14,3	57,7	25,5	100	2,7	15,0	57,3	25,1	100
DE	6,1	23,1	43,2	27,7	100	4,1	20,7	42,2	33,0	100	4,5	21,3	42,4	31,8	100
DK	3,9	17,3	40,3	38,6	100	2,2	15,8	43,5	38,5	100	2,4	16,0	43,0	38,5	100
EE	3,7	18,6	59,6	18,1	100	2,6	12,0	67,1	18,3	100	2,9	13,5	65,3	18,3	100
EL	11,0	25,1	40,3	23,7	100	7,0	16,5	47,6	28,8	100	7,4	17,4	46,9	28,3	100
ES	4,9	20,0	59,0	16,2	100	3,9	17,1	62,2	16,7	100	4,1	17,6	61,7	16,6	100
FI	2,2	9,0	52,7	36,1	100	0,7	5,8	51,0	42,5	100	1,1	6,6	51,4	40,8	100
FR	7,6	11,8	42,9	37,7	100	7,2	13,0	42,7	37,1	100	7,3	12,8	42,7	37,2	100
HU	3,8	13,4	54,9	28,0	100	3,3	12,2	55,3	29,2	100	3,4	12,5	55,2	28,9	100
IE	4,4	12,8	51,7	31,2	100	2,8	9,4	51,3	36,6	100	3,0	9,9	51,3	35,8	100
IT	8,7	22,6	55,6	13,1	100	6,0	21,1	58,0	14,9	100	6,4	21,4	57,6	14,6	100
LT	2,0	18,8	63,7	15,5	100	1,2	12,7	66,0	20,2	100	1,3	13,7	65,6	19,4	100
LU	3,8	10,0	37,1	49,1	100	2,0	12,4	37,7	47,9	100	2,3	12,0	37,6	48,1	100
LV	6,6	20,8	62,7	10,0	100	2,9	19,1	64,2	13,8	100	3,7	19,5	63,9	12,9	100
NL	1,8	13,3	34,9	50,0	100	1,3	9,0	36,8	52,9	100	1,4	9,7	36,5	52,4	100
PL	4,6	21,5	50,7	23,2	100	3,7	17,2	53,6	25,5	100	3,8	17,9	53,2	25,1	100
PT	2,0	20,8	60,9	16,4	100	3,2	13,4	65,9	17,5	100	3,0	14,7	65,0	17,3	100
RO <sup>1</sup>	0,6	36,6	62,8	0,0	100	0,8	34,9	64,3	0,0	100	0,8	35,1	64,1	0,0	100
SE	1,9	11,9	48,7	37,6	100	0,9	7,0	48,9	43,3	100	1,0	7,8	48,8	42,4	100
SI	2,8	16,1	58,5	22,6	100	1,1	12,5	62,0	24,4	100	1,5	13,2	61,3	24,1	100
SK	4,6	19,8	51,5	24,2	100	3,9	17,1	51,7	27,3	100	4,1	17,6	51,6	26,7	100
UK	0,9	6,1	39,6	53,4	100	0,5	4,1	35,3	60,2	100	0,5	4,4	36,0	59,2	100
EU	5,2	18,7	48,0	28,0	100	3,9	16,2	49,0	30,9	100	4,2	16,6	48,8	30,4	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

**Table 87: Postal services. Difficulty/Facility by age group, 2007. Full sample**  
 Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Age 65+														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	12,3	29,1	39,2	19,4	100	5,8	20,5	45,6	28,2	100	9,5	25,5	41,9	23,1	100
BE	13,6	25,0	41,5	20,0	100	9,6	21,5	46,8	22,1	100	11,4	23,1	44,4	21,1	100
BG	12,9	17,4	37,0	32,7	100	7,5	16,1	42,8	33,7	100	8,2	16,3	42,0	33,5	100
CY	8,7	17,2	58,3	15,8	100	4,3	11,1	61,7	22,8	100	6,6	14,3	59,9	19,2	100
CZ	7,1	24,1	53,9	14,9	100	2,8	15,7	59,6	21,9	100	4,9	19,8	56,8	18,5	100
DE	5,5	26,2	43,9	24,4	100	3,9	21,2	43,3	31,6	100	4,8	23,9	43,6	27,7	100
DK	7,5	18,0	49,8	24,6	100	4,8	15,7	47,1	32,4	100	5,4	16,2	47,8	30,6	100
EE	7,6	20,3	57,8	14,3	100	2,2	13,5	67,7	16,7	100	6,2	18,6	60,3	14,9	100
EL	13,8	26,1	39,1	20,9	100	9,8	20,7	44,3	25,2	100	11,6	23,2	42,0	23,2	100
ES	4,4	19,5	57,9	18,2	100	2,8	17,7	63,9	15,6	100	3,6	18,5	61,2	16,7	100
FI	8,9	14,0	58,0	19,2	100	2,6	7,3	60,0	30,1	100	6,0	10,9	58,9	24,3	100
FR	3,4	10,2	46,1	40,4	100	2,8	8,4	42,5	46,3	100	3,1	9,3	44,3	43,3	100
HU	4,4	14,7	55,1	25,8	100	2,7	14,9	55,4	27,1	100	3,8	14,7	55,2	26,3	100
IE	10,6	20,8	48,1	20,5	100	5,6	13,8	49,2	31,5	100	7,8	16,9	48,7	26,7	100
IT	11,0	27,0	50,5	11,5	100	5,9	21,0	57,1	16,0	100	8,9	24,5	53,2	13,4	100
LT	5,8	26,0	57,6	10,6	100	2,7	18,3	65,2	13,9	100	4,7	23,3	60,3	11,8	100
LU	9,1	15,9	39,0	36,0	100	2,7	12,1	40,1	45,2	100	5,5	13,8	39,6	41,1	100
LV	11,0	27,2	54,1	7,7	100	3,3	29,1	57,7	9,9	100	8,5	27,9	55,3	8,4	100
NL	3,6	11,5	43,9	41,0	100	2,6	8,3	36,0	53,1	100	2,9	9,4	38,8	48,9	100
PL	8,4	25,5	47,7	18,4	100	4,6	21,9	51,4	22,2	100	6,8	24,0	49,3	20,0	100
PT	5,9	21,2	59,4	13,6	100	2,5	13,0	63,9	20,6	100	4,6	18,1	61,1	16,2	100
RO <sup>1</sup>	0,8	37,7	61,5	0,0	100	1,6	38,9	59,6	0,0	100	1,2	38,3	60,5	0,0	100
SE	2,4	17,3	52,6	27,7	100	0,7	9,6	54,0	35,7	100	1,3	11,9	53,6	33,3	100
SI	7,6	23,0	50,0	19,4	100	3,6	12,1	58,7	25,6	100	5,4	17,1	54,8	22,8	100
SK	8,3	25,1	49,7	17,0	100	2,8	18,8	53,0	25,4	100	6,8	23,3	50,6	19,3	100
UK	8,2	11,8	41,0	39,0	100	1,8	6,6	40,1	51,6	100	4,4	8,7	40,4	46,5	100
EU	7,2	22,3	47,9	22,7	100	3,9	16,9	48,5	30,7	100	5,6	19,6	48,2	26,6	100

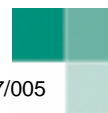
\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

### 3.4.4 Data source

EU-SILC UDB 2007 – version 1 of August 2011



### 3.4.5 Methodology

In 2007, the EU-SILC survey was supplemented with an ad hoc module on housing conditions.<sup>24</sup> The variable MH110 covers postal services. Postal services include send and receive ordinary and parcel post.

The respondent may choose one of the following four degrees: 1. with great difficulty, 2. with some difficulty, 3. easily and 4. very easily.

The respondent should give an answer for the household as a whole. If the respondent doesn't use a service but other household member(s) do, the respondent should assess the accessibility (as defined by the survey) according to this (these) other household member(s).

Eurostat notes that if one member of the household has a disability and can hardly access a service (which he needs as an individual) and he/she lives alone or the household has no resource available to provide him/her support, or it really represents a burden for the household, in this case the access to the service would be considered difficult for the household.

There is a high rate of non-response in the full sample (because the services are not used by household) in Portugal (38%), Spain (31%) and Cyprus (12%). The corresponding rates among respondents are: 38%, 33% and 14%.

The number of respondents is very small in Bulgaria (92 persons limited and 91 strongly limited).

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040). Also, we have used the age at the time of the interview.

### 3.4.6 Notes

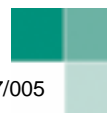
The values taken by difficult/easy access (as defined by the survey) refer to the household, although the needs of persons with disabilities being members of this household are taken into account. As the value is established for the household, we assign the same value to all members of the household. Consequently, gender differences might be underestimated. In order to reduce this bias, we present also estimates covering only respondents.

The data do not take into account the type of disability. They represent an average for all persons with disabilities. We know that the implications and the relation with the environment is not the same for all types of disability. This means that for certain

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<sup>24</sup> Eurostat: "EU-SILC Module 2007 on housing conditions", Eurostat, Directorate F: Social and information society statistics, Unit F-3: Living conditions and social protection.





types of disability, the estimates might underestimate seriously difficulties encountered by certain categories (e.g. persons with mobility problems).

The data for Bulgaria rely on a very small number of persons with disabilities.

### **3.5 HOUSING AND PUBLIC TRANSPORT**

#### **3.5.1 Relevance to EU policy / Strategy**

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life.

The following presents the results of an EU-SILC survey on housing conditions. The survey uses accessibility in a wide sense. Public transport here covers bus, metro, tram and similar.

The survey does not refer to barriers. The questionnaire of the survey relies on a traditional approach. The terms “access” and “accessibility” used by the EU-SILC survey do not follow the meaning assigned to these terms in the UN Convention on the Rights of Persons with Disabilities.

#### **3.5.2 Headline findings**

##### **3.5.2.1 General comments**

There are a very high number of households indicating that they do not use public transport. One might argue that persons with disabilities might not use public transport due to accessibility barriers. In fact, econometric analysis indicates that the probability to declare no use of public transport depends on severe disability.

In fact, the existence of a severe activity limitation increases significantly the probability for a person to declare that the household is not using public transport services. For comparison, being female and / or poor decreases this probability. Consequently, the response rate is not independent from disability and the indicators might underestimate the real problems.

The survey guidelines refer clearly to disability but include also dimensions which are not related to disability (e.g. timetables, etc.). Consequently, accessibility here includes criteria relating to distance from housing, timetable, disability, etc.

Consequently, the estimators presented below ought to be interpreted with care.

About 28% of persons with severe disabilities face difficulties to access public transport compared to 18% of persons without disabilities. As noted above, accessibility has a very wide sense here.

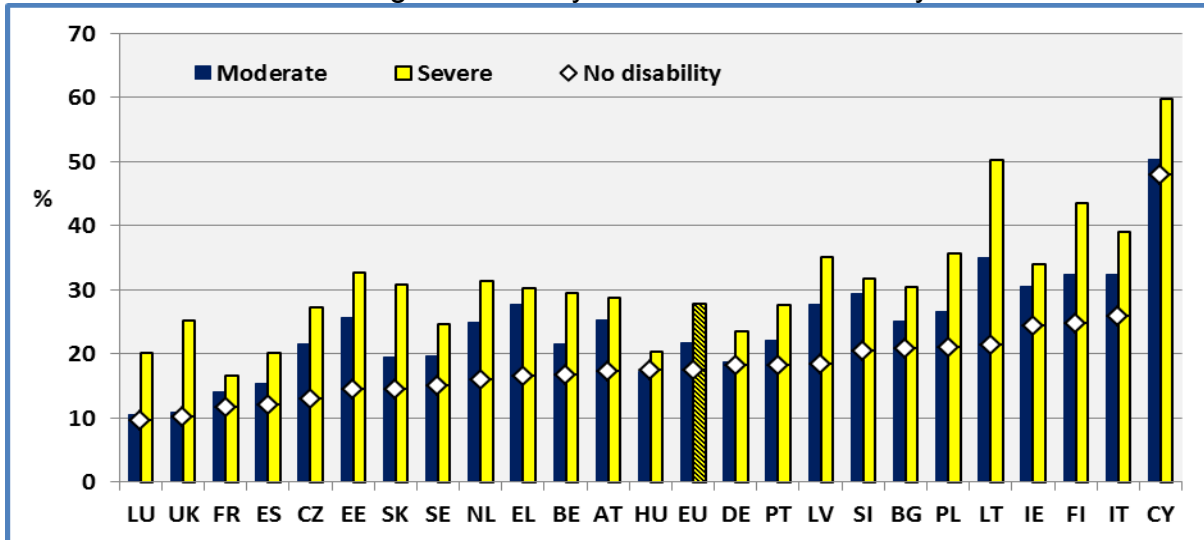




**Figure 97: Housing and public transport**  
**Percent of persons declaring difficult access of public transport services. Age: 16 +, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”.



**Data source:** EU-SILC 2007

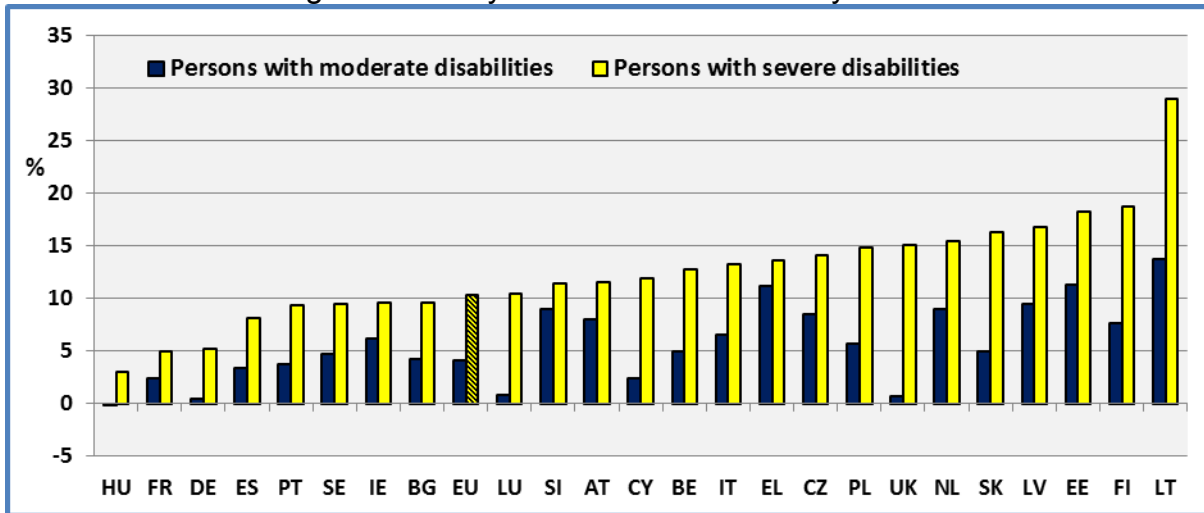
The degree of disability increases the difference between disabled and non-disabled. The disadvantage of persons with severe disabilities in relation to persons without disabilities amounts to 10 percentage points. The equivalent for moderate is 4 percentage points.

We can advance that this difference is the result of mobility barriers. Also, we have to keep in mind that this is an average for all persons with severe disabilities and that certain types of disability may experience much more difficulties.

**Figure 98: Housing and public transport****Disadvantage of persons with disabilities concerning public transport services.**

The data do not take into account the type of disability. The data cover only respondents.

Disadvantage = Percent of persons with disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. Age: 16 +, 2007. Difficult covers “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

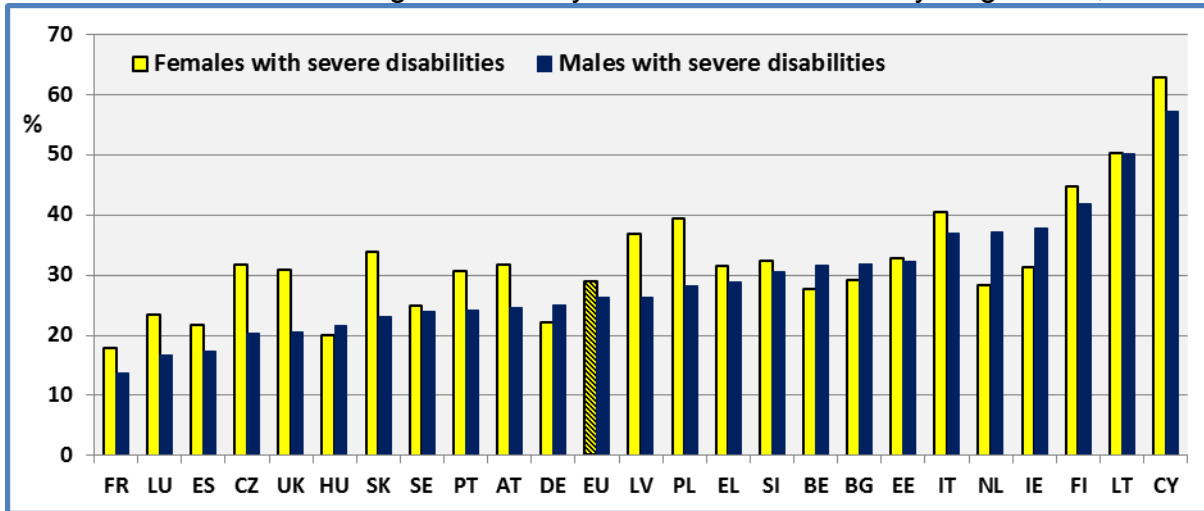
**3.5.2.2 Gender**

Women with severe disabilities face more difficulties compared to men with severe disabilities in the majority of Member States. At the EU level, 29% of women with severe disabilities declare difficulties in accessing public transport compared to 26% of men with severe disabilities.

**Figure 99: Housing and public transport****Percent of persons with severe disabilities declaring difficult access of public transport**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”. Age: 16 +, 2007.



Data source: EU-SILC 2007

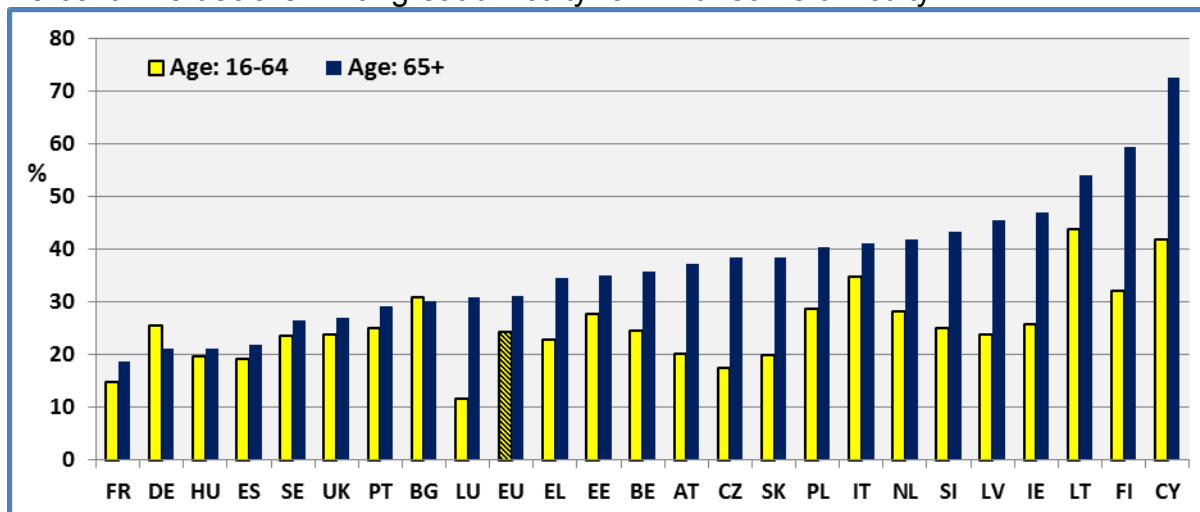
**3.5.2.3 Age**

Difficulties increase with age. About 31% of elderly people with severe disabilities face difficulties compared to 24% of younger persons with severe disabilities.

### Figure 100: Housing and public transport Percent of persons with severe disabilities declaring difficult access of public transport. 2007

The data do not take into account the type of disability. The data cover only respondents.

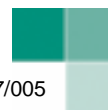
Percent who declare “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

The disadvantage of persons with disabilities increases with age. There is a difference of about 15 percentage points between elderly people with severe disabilities and elderly people without disabilities. The equivalent difference for persons aged 16-64 is 7 percentage points.

In fact, when we compare the percentage of persons with severe disabilities declaring difficult access and the percentage of persons without disabilities declaring difficult access, in the age group 65 and over, we find a difference of 15 percentage points. The equivalent rate for persons aged 16-64 is 7 percentage points.

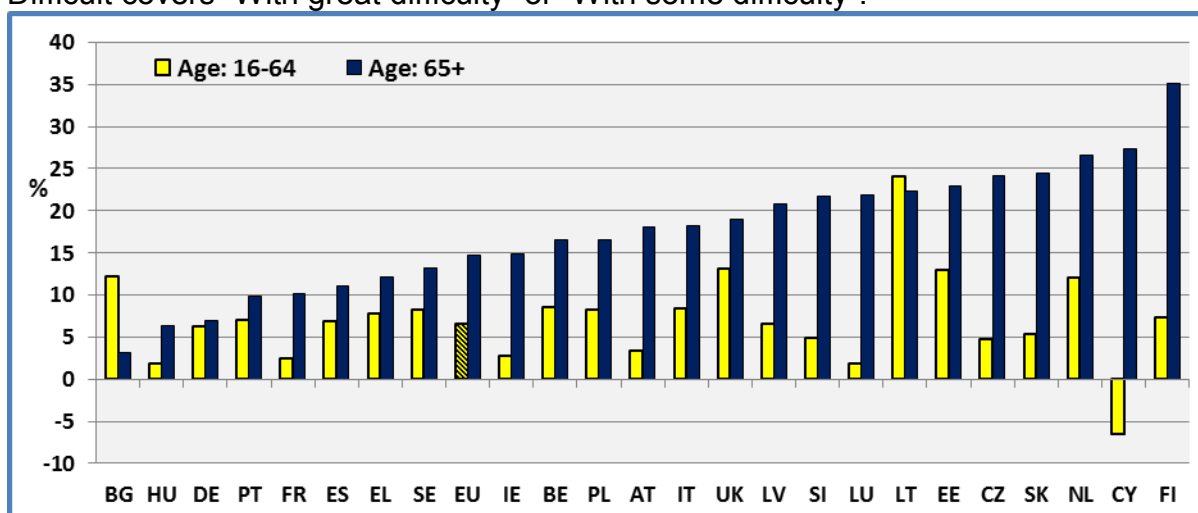


### Figure 101: Housing and public transport Disadvantage of persons with severe disabilities concerning public transport

The data do not take into account the type of disability. The data cover only respondents.

Disadvantage = Percent of persons with severe disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. 2007.

Difficult covers “With great difficulty” or “With some difficulty”.



**BG:** The number of respondents aged 15-64 in the sample is very small (31 limited and 31 strongly limited).

**CY:** There is an extremely high rate of respondents declaring no use of public transport. This rate is a function of disability.

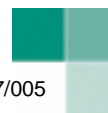
**Data source:** EU-SILC 2007

#### 3.5.2.4 Type of disability

Accessibility is assessed in terms of physical and technical access. Distance, timetables, and other factors are taken into account. If the respondent or another household member has a physical disability and if the available public transport is not adapted to his/her disability, a difficulty in accessibility is recorded.

Concerning disability, an important factor might be the nature of disability and notably, mobility barriers. Here, we will attempt to elaborate some comments on this issue.

We apply the same method as the one used for grocery services. The results are presented in the following table.



**Table 88: Percent of persons with mobility problems who declare difficult access of public transport.**

Only respondents, 2007. Percent who declare: With great difficulty or with some difficulty

	<b>All persons by disability status</b>	<b>Persons with disabilities excluding persons with mobility problems</b>	<b>Persons with mobility problems</b>
	EU-SILC estimates	Hypothesis	Result
	<b>Age group: 16+</b>		
<b>No disability</b>	17,5		
<b>Moderate</b>	21,6	17,5	29,9
<b>Severe</b>	27,8	21,6	40,1
	<b>Age group: 65+</b>		
<b>No disability</b>	16,5		
<b>Moderate</b>	22,6	16,5	35,0
<b>Severe</b>	31,2	22,6	48,2

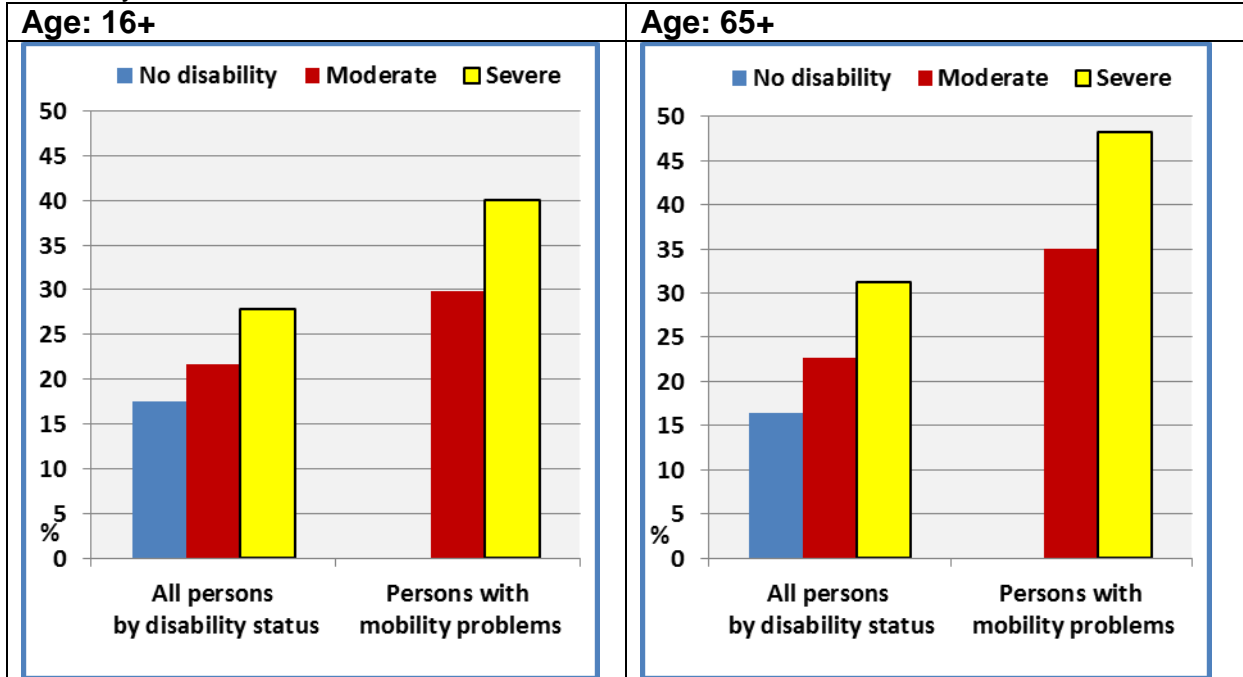
Our estimation indicates that 48% of persons aged 65 and over with severe mobility problems experience difficulties in accessing public transport. This rate is 40 % for persons with severe disabilities aged 16 and over.

These estimations have an indicative value. They reveal that persons with specific types of disability experience a much higher number of difficulties and that this rate is much higher than the average for all persons with disabilities.



**Figure 102: Percent of persons with mobility problems who declare difficult access of public transport.**

Only respondents, 2007. Percent who declare: With great difficulty or with some difficulty



### 3.5.3 Data

**Table 89: Public transport services. Age 16 +, 2007. Only respondents**  
Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

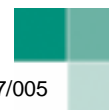
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	28,7	71,3	100	25,2	74,8	100	17,2	82,8	100
BE	29,5	70,5	100	21,6	78,4	100	16,7	83,3	100
BG	30,5	69,5	100	25,1	74,9	100	20,8	79,2	100
CY	59,8	40,2	100	50,3	49,7	100	47,9	52,2	100
CZ	27,2	72,8	100	21,6	78,5	100	13,0	87,0	100
DE	23,5	76,6	100	18,7	81,3	100	18,2	81,8	100
DK <sup>(1)</sup>				15,2	84,8	100	14,1	85,9	100
EE	32,6	67,4	100	25,7	74,3	100	14,4	85,6	100
EL	30,2	69,8	100	27,8	72,3	100	16,6	83,4	100
ES	20,2	79,8	100	15,5	84,5	100	12,1	87,9	100
FI	43,5	56,5	100	32,4	67,6	100	24,8	75,2	100
FR	16,6	83,4	100	14,1	85,9	100	11,7	88,3	100
HU	20,4	79,6	100	17,3	82,7	100	17,3	82,7	100
IE	33,9	66,1	100	30,6	69,4	100	24,4	75,6	100
IT	39,0	61,0	100	32,3	67,7	100	25,8	74,2	100
LT	50,3	49,7	100	35,0	65,0	100	21,3	78,7	100
LU	20,1	79,9	100	10,5	89,5	100	9,6	90,4	100
LV	35,1	64,9	100	27,7	72,3	100	18,3	81,7	100
NL	31,4	68,6	100	24,9	75,1	100	16,0	84,0	100
PL	35,7	64,3	100	26,6	73,4	100	20,9	79,1	100
PT	27,6	72,4	100	22,0	78,0	100	18,2	81,8	100
RO <sup>(2)</sup>	22,7	77,3	100	20,3	79,7	100	19,2	80,8	100
SE	24,6	75,4	100	19,7	80,3	100	15,1	84,9	100
SI	31,8	68,2	100	29,3	70,7	100	20,4	79,6	100
SK	30,8	69,2	100	19,4	80,6	100	14,5	85,5	100
UK	25,2	74,8	100	10,8	89,2	100	10,2	89,9	100
EU	27,8	72,2	100	21,6	78,4	100	17,5	82,5	100

(1): Denmark distinguishes only two categories.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007



**Table 90: Public transport. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	8,8	18,5	40,1	32,7	100	6,0	14,0	39,8	40,1	100	6,8	15,2	39,9	38,1	100
BE	9,4	15,1	39,7	35,8	100	6,4	11,4	43,0	39,3	100	7,0	12,2	42,3	38,5	100
BG	14,1	14,7	39,7	31,5	100	7,8	13,4	40,0	38,9	100	8,0	13,4	40,0	38,6	100
CY	25,9	25,3	40,5	8,4	100	26,8	21,6	43,1	8,5	100	26,6	22,5	42,4	8,5	100
CZ	4,8	17,7	51,8	25,7	100	2,9	11,7	55,1	30,3	100	3,3	13,0	54,4	29,4	100
DE	5,7	16,4	35,6	42,3	100	5,8	15,4	31,3	47,5	100	5,7	15,7	32,6	45,9	100
DK	4,4	10,9	38,2	46,6	100	4,0	10,3	37,8	47,9	100	4,1	10,4	37,9	47,6	100
EE	7,7	19,8	54,9	17,6	100	4,1	12,1	62,7	21,1	100	5,4	14,7	60,0	19,9	100
EL	10,1	18,4	42,2	29,3	100	4,8	13,0	44,1	38,1	100	5,7	13,9	43,8	36,6	100
ES	4,6	12,8	58,1	24,6	100	2,8	9,9	62,6	24,7	100	3,2	10,6	61,5	24,6	100
FI	18,2	18,1	39,2	24,5	100	11,3	14,4	40,9	33,5	100	13,4	15,6	40,3	30,7	100
FR	3,8	11,1	37,8	47,4	100	4,0	8,6	36,2	51,2	100	4,0	9,1	36,5	50,4	100
HU	4,9	14,0	52,7	28,4	100	4,6	13,9	50,7	30,9	100	4,7	13,9	51,3	30,2	100
IE	14,9	15,9	40,1	29,2	100	10,3	12,7	41,5	35,5	100	11,1	13,3	41,2	34,3	100
IT	12,0	21,5	52,5	14,0	100	8,3	18,8	56,4	16,5	100	9,3	19,5	55,4	15,9	100
LT	9,9	26,2	51,7	12,2	100	4,9	16,7	58,8	19,6	100	6,2	19,2	56,9	17,7	100
LU	4,2	8,1	33,8	53,9	100	2,3	7,2	32,2	58,3	100	2,7	7,4	32,5	57,3	100
LV	7,2	22,0	61,3	9,5	100	2,2	18,0	66,2	13,5	100	3,8	19,3	64,6	12,3	100
NL	11,0	16,7	29,0	43,4	100	5,7	11,8	29,3	53,3	100	6,7	12,7	29,2	51,4	100
PL	7,2	22,3	47,9	22,6	100	4,7	17,5	51,4	26,4	100	5,3	18,6	50,6	25,5	100
PT	6,5	18,3	56,8	18,4	100	5,0	14,1	60,5	20,3	100	5,5	15,4	59,4	19,7	100
RO <sup>1</sup>	4,1	17,2	78,7	0,0	100	3,4	16,2	80,4	0,0	100	3,5	16,4	80,1	0,0	100
SE	8,2	13,4	40,6	37,8	100	4,6	10,4	39,2	45,7	100	5,3	11,0	39,5	44,2	100
SI	8,1	21,6	49,2	21,0	100	4,4	16,7	55,0	23,9	100	5,3	17,9	53,6	23,2	100
SK	4,7	17,1	52,2	26,0	100	3,5	11,6	51,7	33,2	100	3,8	13,2	51,9	31,2	100
UK	3,0	13,3	43,4	40,3	100	1,8	8,6	42,6	47,0	100	2,0	9,5	42,8	45,7	100
EU	7,0	17,2	46,0	29,9	100	5,1	14,0	47,5	33,4	100	5,5	14,8	47,1	32,6	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

**Table 91: Public transport. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	FEMALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	31,8	68,2	<b>100</b>	25,1	74,9	<b>100</b>	16,8	83,2	<b>100</b>
<b>BE</b>	27,6	72,4	<b>100</b>	23,1	76,9	<b>100</b>	16,9	83,1	<b>100</b>
<b>BG</b>	29,1	70,9	<b>100</b>	33,9	66,1	<b>100</b>	21,0	79,0	<b>100</b>
<b>CY</b>	62,9	37,1	<b>100</b>	55,8	44,2	<b>100</b>	45,1	54,9	<b>100</b>
<b>CZ</b>	31,8	68,2	<b>100</b>	22,8	77,2	<b>100</b>	12,9	87,1	<b>100</b>
<b>DE</b>	22,2	77,8	<b>100</b>	17,4	82,6	<b>100</b>	18,5	81,5	<b>100</b>
<b>DK <sup>(1)</sup></b>				15,8	84,3	<b>100</b>	13,8	86,2	<b>100</b>
<b>EE</b>	32,8	67,2	<b>100</b>	25,9	74,1	<b>100</b>	15,0	85,0	<b>100</b>
<b>EL</b>	31,4	68,6	<b>100</b>	29,5	70,5	<b>100</b>	16,7	83,3	<b>100</b>
<b>ES</b>	21,7	78,3	<b>100</b>	16,9	83,1	<b>100</b>	12,6	87,4	<b>100</b>
<b>FI</b>	44,8	55,2	<b>100</b>	33,7	66,4	<b>100</b>	23,7	76,3	<b>100</b>
<b>FR</b>	17,8	82,2	<b>100</b>	15,3	84,7	<b>100</b>	12,9	87,1	<b>100</b>
<b>HU</b>	20,0	80,0	<b>100</b>	15,9	84,1	<b>100</b>	17,5	82,5	<b>100</b>
<b>IE</b>	31,2	68,8	<b>100</b>	28,9	71,1	<b>100</b>	25,7	74,3	<b>100</b>
<b>IT</b>	40,4	59,6	<b>100</b>	32,3	67,8	<b>100</b>	25,7	74,3	<b>100</b>
<b>LT</b>	50,3	49,7	<b>100</b>	35,8	64,2	<b>100</b>	20,9	79,1	<b>100</b>
<b>LU</b>	23,4	76,6	<b>100</b>	11,5	88,6	<b>100</b>	10,6	89,4	<b>100</b>
<b>LV</b>	36,9	63,1	<b>100</b>	28,7	71,3	<b>100</b>	17,9	82,1	<b>100</b>
<b>NL</b>	28,3	71,7	<b>100</b>	25,7	74,3	<b>100</b>	17,7	82,3	<b>100</b>
<b>PL</b>	39,4	60,7	<b>100</b>	25,9	74,2	<b>100</b>	21,2	78,9	<b>100</b>
<b>PT</b>	30,8	69,2	<b>100</b>	20,5	79,5	<b>100</b>	22,3	77,7	<b>100</b>
<b>RO <sup>(2)</sup></b>	20,8	79,3	<b>100</b>	18,0	82,0	<b>100</b>	16,5	83,5	<b>100</b>
<b>SE</b>	24,9	75,1	<b>100</b>	17,6	82,4	<b>100</b>	15,1	84,9	<b>100</b>
<b>SI</b>	32,5	67,5	<b>100</b>	30,7	69,3	<b>100</b>	20,4	79,6	<b>100</b>
<b>SK</b>	33,9	66,1	<b>100</b>	18,8	81,3	<b>100</b>	15,5	84,5	<b>100</b>
<b>UK</b>	30,9	69,1	<b>100</b>	11,4	88,6	<b>100</b>	10,3	89,7	<b>100</b>
<b>EU</b>	28,9	71,1	<b>100</b>	21,5	78,5	<b>100</b>	17,8	82,2	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.

<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

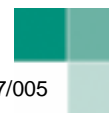
**Data source:** EU-SILC 2007

**Table 92: Public transport. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	MALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	24,5	75,5	<b>100</b>	25,3	74,7	<b>100</b>	17,6	82,4	<b>100</b>
<b>BE</b>	31,6	68,4	<b>100</b>	20,2	79,8	<b>100</b>	16,6	83,4	<b>100</b>
<b>BG</b>	31,9	68,1	<b>100</b>	16,3	83,7	<b>100</b>	20,5	79,5	<b>100</b>
<b>CY</b>	57,3	42,7	<b>100</b>	44,4	55,6	<b>100</b>	49,4	50,6	<b>100</b>
<b>CZ</b>	20,3	79,7	<b>100</b>	19,5	80,6	<b>100</b>	13,2	86,8	<b>100</b>
<b>DE</b>	24,9	75,1	<b>100</b>	20,3	79,7	<b>100</b>	17,9	82,1	<b>100</b>
<b>DK <sup>(1)</sup></b>				14,4	85,6	<b>100</b>	14,4	85,7	<b>100</b>
<b>EE</b>	32,2	67,8	<b>100</b>	25,2	74,8	<b>100</b>	13,2	86,8	<b>100</b>
<b>EL</b>	28,9	71,1	<b>100</b>	26,1	74,0	<b>100</b>	16,5	83,5	<b>100</b>
<b>ES</b>	17,3	82,7	<b>100</b>	12,9	87,1	<b>100</b>	11,3	88,7	<b>100</b>
<b>FI</b>	41,8	58,2	<b>100</b>	30,8	69,3	<b>100</b>	26,1	73,9	<b>100</b>
<b>FR</b>	13,7	86,3	<b>100</b>	12,1	87,9	<b>100</b>	10,0	90,0	<b>100</b>
<b>HU</b>	21,6	78,4	<b>100</b>	21,7	78,3	<b>100</b>	16,9	83,1	<b>100</b>
<b>IE</b>	37,9	62,1	<b>100</b>	33,5	66,6	<b>100</b>	22,3	77,7	<b>100</b>
<b>IT</b>	37,0	63,0	<b>100</b>	32,4	67,6	<b>100</b>	25,8	74,2	<b>100</b>
<b>LT</b>	50,2	49,8	<b>100</b>	32,7	67,3	<b>100</b>	22,2	77,8	<b>100</b>
<b>LU</b>	16,7	83,3	<b>100</b>	9,3	90,7	<b>100</b>	8,6	91,4	<b>100</b>
<b>LV</b>	26,4	73,6	<b>100</b>	24,3	75,7	<b>100</b>	19,3	80,7	<b>100</b>
<b>NL</b>	37,1	62,9	<b>100</b>	23,1	76,9	<b>100</b>	13,9	86,2	<b>100</b>
<b>PL</b>	28,2	71,8	<b>100</b>	28,2	71,8	<b>100</b>	20,4	79,6	<b>100</b>
<b>PT</b>	24,2	75,8	<b>100</b>	23,3	76,7	<b>100</b>	16,5	83,6	<b>100</b>
<b>RO <sup>(2)</sup></b>	24,9	75,1	<b>100</b>	22,9	77,1	<b>100</b>	21,0	79,0	<b>100</b>
<b>SE</b>	24,0	76,0	<b>100</b>	22,7	77,3	<b>100</b>	15,1	85,0	<b>100</b>
<b>SI</b>	30,6	69,5	<b>100</b>	27,0	73,0	<b>100</b>	20,4	79,6	<b>100</b>
<b>SK</b>	23,1	76,9	<b>100</b>	21,2	78,9	<b>100</b>	12,3	87,7	<b>100</b>
<b>UK</b>	20,6	79,4	<b>100</b>	10,3	89,7	<b>100</b>	10,1	89,9	<b>100</b>
<b>EU</b>	26,2	73,8	<b>100</b>	21,8	78,2	<b>100</b>	17,2	82,8	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007



**Table 93: Public transport. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

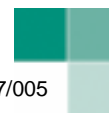
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Females														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	9,2	18,1	39,7	33,0	100	6,3	13,3	39,6	40,8	100	7,1	14,7	39,6	38,6	100
BE	9,3	15,2	40,3	35,1	100	6,4	11,4	43,5	38,8	100	7,1	12,3	42,7	37,9	100
BG	14,2	17,2	38,8	29,8	100	7,7	13,0	40,4	38,9	100	8,0	13,2	40,3	38,5	100
CY	23,2	27,3	39,1	10,3	100	27,0	21,3	44,2	7,5	100	26,0	22,9	42,8	8,3	100
CZ	5,0	18,6	51,1	25,2	100	2,8	11,0	55,2	31,0	100	3,3	12,8	54,3	29,7	100
DE	5,3	15,5	36,1	43,1	100	5,7	15,2	30,9	48,2	100	5,5	15,3	32,7	46,5	100
DK	3,8	11,9	39,3	45,1	100	3,7	10,3	37,0	49,1	100	3,7	10,6	37,4	48,3	100
EE	7,8	19,3	55,4	17,5	100	4,1	12,0	63,5	20,4	100	5,4	14,6	60,6	19,4	100
EL	9,7	19,0	44,0	27,4	100	4,6	13,1	43,2	39,1	100	5,6	14,2	43,4	36,9	100
ES	4,8	13,2	57,4	24,7	100	2,8	9,6	62,7	24,9	100	3,3	10,6	61,3	24,8	100
FI	18,6	18,8	38,5	24,1	100	10,8	13,7	39,7	35,9	100	13,3	15,3	39,3	32,0	100
FR	3,8	12,2	36,2	47,9	100	4,6	8,6	37,1	49,8	100	4,4	9,4	36,9	49,4	100
HU	4,8	13,9	52,8	28,6	100	4,7	13,5	50,4	31,5	100	4,7	13,6	51,1	30,6	100
IE	15,0	14,9	39,2	31,0	100	10,2	13,0	41,4	35,4	100	11,1	13,4	41,0	34,5	100
IT	12,3	21,2	52,4	14,1	100	8,1	19,1	56,2	16,7	100	9,3	19,7	55,1	16,0	100
LT	11,3	26,9	50,5	11,3	100	4,8	15,9	58,8	20,4	100	6,7	19,2	56,4	17,7	100
LU	4,7	7,6	34,7	53,0	100	2,3	8,0	31,1	58,6	100	2,8	7,9	31,9	57,3	100
LV	7,5	22,3	61,0	9,2	100	2,0	17,3	67,2	13,4	100	4,0	19,1	65,0	11,9	100
NL	11,0	15,8	31,1	42,1	100	6,2	12,0	29,2	52,6	100	7,3	12,9	29,6	50,2	100
PL	7,9	22,0	48,4	21,7	100	4,6	17,5	51,2	26,6	100	5,4	18,6	50,5	25,4	100
PT	7,3	17,0	56,2	19,5	100	5,4	14,9	59,9	19,7	100	6,1	15,7	58,6	19,7	100
RO <sup>1</sup>	3,7	16,7	79,6	0,0	100	3,1	15,9	81,0	0,0	100	3,2	16,1	80,7	0,0	100
SE	7,5	12,9	40,9	38,7	100	4,7	10,4	37,8	47,1	100	5,3	10,9	38,5	45,3	100
SI	9,5	21,8	48,0	20,7	100	4,4	16,2	54,4	25,0	100	5,7	17,6	52,8	23,9	100
SK	4,9	17,1	52,6	25,5	100	3,7	11,3	51,6	33,5	100	4,0	13,1	51,9	31,0	100
UK	3,9	14,0	43,4	38,7	100	1,8	8,7	43,0	46,5	100	2,2	9,8	43,1	44,9	100
EU	7,1	17,0	46,3	29,7	100	5,0	13,9	47,4	33,6	100	5,6	14,7	47,1	32,6	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007



**Table 94: Public transport. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Males														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	8,2	18,9	40,5	32,4	100	5,8	14,8	40,0	39,4	100	6,4	15,9	40,2	37,6	100
BE	9,5	14,9	38,9	36,7	100	6,4	11,4	42,5	39,7	100	7,0	12,1	41,8	39,1	100
BG	14,0	12,1	40,6	33,3	100	7,8	13,7	39,5	39,0	100	8,1	13,6	39,6	38,7	100
CY	29,2	22,6	42,2	6,0	100	26,6	21,8	42,0	9,6	100	27,2	22,0	42,0	8,8	100
CZ	4,6	16,3	52,8	26,3	100	3,0	12,5	54,9	29,6	100	3,3	13,3	54,5	29,0	100
DE	6,3	17,6	34,9	41,2	100	5,8	15,7	31,6	46,9	100	6,0	16,2	32,5	45,3	100
DK	5,2	9,6	36,4	48,8	100	4,4	10,3	38,7	46,7	100	4,5	10,2	38,4	47,0	100
EE	7,6	20,4	54,3	17,7	100	4,2	12,2	61,7	22,0	100	5,3	14,8	59,3	20,6	100
EL	10,6	17,7	40,0	31,7	100	5,0	12,9	45,0	37,1	100	5,9	13,7	44,2	36,3	100
ES	4,4	12,2	59,1	24,4	100	2,8	10,2	62,6	24,4	100	3,1	10,6	61,8	24,4	100
FI	17,6	17,3	40,0	25,1	100	11,9	15,3	42,2	30,7	100	13,6	15,9	41,6	29,0	100
FR	3,8	9,5	40,1	46,6	100	3,5	8,5	35,2	52,8	100	3,6	8,7	36,2	51,6	100
HU	5,1	14,2	52,5	28,1	100	4,4	14,3	51,0	30,3	100	4,6	14,3	51,4	29,7	100
IE	14,8	17,0	41,0	27,3	100	10,3	12,4	41,6	35,6	100	11,1	13,3	41,5	34,1	100
IT	11,5	22,0	52,8	13,8	100	8,6	18,5	56,6	16,3	100	9,2	19,3	55,8	15,8	100
LT	7,6	25,0	53,6	13,7	100	4,9	17,5	58,8	18,8	100	5,6	19,2	57,6	17,6	100
LU	3,7	8,7	32,7	54,9	100	2,3	6,4	33,3	58,0	100	2,6	6,9	33,2	57,3	100
LV	6,6	21,7	61,7	10,1	100	2,5	18,8	65,1	13,6	100	3,6	19,6	64,1	12,7	100
NL	11,0	18,1	25,3	45,6	100	5,1	11,6	29,3	54,0	100	6,0	12,6	28,7	52,7	100
PL	6,3	22,6	47,3	23,8	100	4,8	17,6	51,6	26,1	100	5,1	18,6	50,7	25,6	100
PT	5,4	20,3	57,7	16,6	100	4,6	13,3	61,1	20,9	100	4,8	15,2	60,2	19,8	100
RO <sup>1</sup>	4,8	17,9	77,3	0,0	100	3,7	16,4	79,9	0,0	100	3,9	16,7	79,5	0,0	100
SE	9,3	14,0	40,2	36,6	100	4,6	10,5	40,6	44,4	100	5,3	11,1	40,5	43,1	100
SI	6,4	21,5	50,7	21,4	100	4,4	17,3	55,5	22,8	100	4,8	18,2	54,4	22,5	100
SK	4,4	17,2	51,6	26,9	100	3,3	12,0	51,9	32,8	100	3,6	13,2	51,8	31,4	100
UK	1,9	12,4	43,3	42,4	100	1,8	8,5	42,2	47,5	100	1,8	9,3	42,4	46,6	100
EU	6,8	17,4	45,6	30,1	100	5,1	14,2	47,5	33,2	100	5,5	14,9	47,1	32,6	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

**Table 95: Public transport. Difficulty/Facility by age group. Only respondents, 2007**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 16-64								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	20,3	79,7	100	21,1	78,9	100	16,9	83,2	100
BE	24,6	75,4	100	19,6	80,4	100	16,1	84,0	100
BG	30,9	69,1	100	29,7	70,3	100	18,7	81,3	100
CY	42,0	58,0	100	50,8	49,2	100	48,5	51,5	100
CZ	17,5	82,5	100	19,7	80,3	100	12,8	87,2	100
DE	25,6	74,4	100	20,0	80,0	100	19,3	80,7	100
DK <sup>(1)</sup>				12,8	87,2	100	14,2	85,8	100
EE	27,7	72,3	100	24,9	75,1	100	14,7	85,3	100
EL	22,8	77,2	100	25,9	74,1	100	15,1	85,0	100
ES	19,3	80,7	100	16,0	84,0	100	12,4	87,6	100
FI	32,2	67,8	100	32,5	67,5	100	24,9	75,1	100
FR	14,8	85,2	100	15,1	84,9	100	12,3	87,7	100
HU	19,6	80,4	100	17,4	82,6	100	17,7	82,3	100
IE	25,8	74,2	100	24,9	75,1	100	23,1	76,9	100
IT	34,8	65,2	100	32,3	67,7	100	26,4	73,6	100
LT	43,7	56,3	100	28,1	71,9	100	19,6	80,4	100
LU	11,6	88,4	100	9,1	90,9	100	9,8	90,2	100
LV	23,8	76,2	100	24,7	75,3	100	17,3	82,7	100
NL	28,2	71,8	100	25,1	74,9	100	16,1	83,9	100
PL	28,8	71,2	100	24,4	75,6	100	20,5	79,6	100
PT	25,0	75,0	100	21,4	78,6	100	18,0	82,0	100
RO <sup>(2)</sup>	14,5	85,5	100	18,3	81,8	100	18,1	81,9	100
SE	23,7	76,3	100	19,1	80,9	100	15,4	84,6	100
SI	25,1	75,0	100	26,8	73,2	100	20,2	79,9	100
SK	19,9	80,1	100	17,1	82,9	100	14,5	85,5	100
UK	24,0	76,1	100	11,3	88,7	100	10,8	89,2	100
EU	24,3	75,7	100	20,9	79,2	100	17,7	82,3	100

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>:Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007

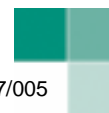
**Table 96: Public transport. Difficulty/Facility by age group. Only respondents, 2007**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 65+								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	37,3	62,7	<b>100</b>	31,0	69,0	<b>100</b>	19,2	80,8	<b>100</b>
<b>BE</b>	35,8	64,2	<b>100</b>	24,2	75,8	<b>100</b>	19,2	80,8	<b>100</b>
<b>BG</b>	30,2	69,8	<b>100</b>	22,9	77,2	<b>100</b>	27,1	72,9	<b>100</b>
<b>CY</b>	72,7	27,4	<b>100</b>	49,8	50,2	<b>100</b>	45,2	54,8	<b>100</b>
<b>CZ</b>	38,4	61,6	<b>100</b>	24,0	76,0	<b>100</b>	14,3	85,7	<b>100</b>
<b>DE</b>	21,1	78,9	<b>100</b>	17,0	83,0	<b>100</b>	14,2	85,8	<b>100</b>
<b>DK <sup>(1)</sup></b>				21,6	78,4	<b>100</b>	13,7	86,3	<b>100</b>
<b>EE</b>	35,1	65,0	<b>100</b>	26,6	73,4	<b>100</b>	12,2	87,8	<b>100</b>
<b>EL</b>	34,6	65,4	<b>100</b>	29,0	71,0	<b>100</b>	22,5	77,5	<b>100</b>
<b>ES</b>	21,8	78,2	<b>100</b>	14,5	85,5	<b>100</b>	10,7	89,3	<b>100</b>
<b>FI</b>	59,3	40,7	<b>100</b>	32,3	67,7	<b>100</b>	24,1	75,9	<b>100</b>
<b>FR</b>	18,8	81,2	<b>100</b>	12,6	87,4	<b>100</b>	8,6	91,4	<b>100</b>
<b>HU</b>	21,2	78,8	<b>100</b>	17,0	83,0	<b>100</b>	14,8	85,2	<b>100</b>
<b>IE</b>	46,9	53,1	<b>100</b>	39,8	60,2	<b>100</b>	32,0	68,0	<b>100</b>
<b>IT</b>	41,1	59,0	<b>100</b>	32,3	67,7	<b>100</b>	22,8	77,2	<b>100</b>
<b>LT</b>	54,2	45,8	<b>100</b>	42,4	57,6	<b>100</b>	31,9	68,1	<b>100</b>
<b>LU</b>	31,0	69,1	<b>100</b>	12,9	87,1	<b>100</b>	9,0	91,0	<b>100</b>
<b>LV</b>	45,5	54,5	<b>100</b>	32,1	67,9	<b>100</b>	24,6	75,4	<b>100</b>
<b>NL</b>	41,8	58,2	<b>100</b>	24,4	75,6	<b>100</b>	15,1	84,9	<b>100</b>
<b>PL</b>	40,4	59,6	<b>100</b>	29,6	70,4	<b>100</b>	23,8	76,2	<b>100</b>
<b>PT</b>	29,3	70,7	<b>100</b>	22,7	77,3	<b>100</b>	19,4	80,6	<b>100</b>
<b>RO <sup>(2)</sup></b>	27,9	72,1	<b>100</b>	22,1	77,9	<b>100</b>	23,7	76,3	<b>100</b>
<b>SE</b>	26,6	73,4	<b>100</b>	21,1	78,9	<b>100</b>	13,4	86,6	<b>100</b>
<b>SI</b>	43,2	56,8	<b>100</b>	34,6	65,4	<b>100</b>	21,5	78,5	<b>100</b>
<b>SK</b>	38,5	61,5	<b>100</b>	22,9	77,1	<b>100</b>	14,0	86,0	<b>100</b>
<b>UK</b>	26,9	73,1	<b>100</b>	10,3	89,8	<b>100</b>	8,0	92,1	<b>100</b>
<b>EU</b>	31,2	68,8	<b>100</b>	22,6	77,4	<b>100</b>	16,5	83,5	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007





**Table 97: Public transport. Difficulty/Facility by age group, 2007. Full sample**  
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

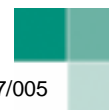
	Age 16-64														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	6,6	16,3	39,3	37,8	100	6,1	13,9	39,4	40,7	100	6,2	14,4	39,3	40,1	100
BE	8,8	13,7	39,7	37,8	100	6,5	10,9	42,7	39,9	100	6,9	11,4	42,2	39,5	100
BG	14,8	12,3	46,5	26,4	100	7,1	13,1	39,7	40,2	100	7,2	13,0	39,9	39,9	100
CY	22,3	23,6	46,7	7,5	100	27,4	20,7	43,5	8,4	100	26,6	21,2	44,0	8,3	100
CZ	4,3	15,9	51,1	28,8	100	2,9	11,7	55,0	30,5	100	3,1	12,3	54,4	30,2	100
DE	6,4	16,6	33,8	43,1	100	6,3	16,0	30,7	47,1	100	6,3	16,1	31,4	46,2	100
DK	3,8	9,1	36,2	50,9	100	4,0	10,5	36,9	48,6	100	4,0	10,3	36,8	49,0	100
EE	7,6	19,1	53,6	19,7	100	4,2	12,3	62,3	21,2	100	5,0	13,9	60,3	20,8	100
EL	9,0	16,1	44,2	30,8	100	4,5	12,3	44,2	38,9	100	5,0	12,7	44,2	38,1	100
ES	4,6	12,9	59,6	22,9	100	2,9	10,1	62,2	24,7	100	3,2	10,7	61,7	24,4	100
FI	15,1	18,0	38,9	27,9	100	11,1	14,6	40,2	34,1	100	12,2	15,5	39,9	32,5	100
FR	4,2	11,8	36,3	47,7	100	4,3	9,0	36,0	50,7	100	4,3	9,4	36,1	50,3	100
HU	4,8	14,2	52,1	28,9	100	4,6	14,1	50,4	31,0	100	4,7	14,1	50,7	30,5	100
IE	12,8	13,8	40,8	32,6	100	9,9	12,3	41,8	36,0	100	10,3	12,5	41,7	35,5	100
IT	11,1	21,4	53,2	14,2	100	8,4	19,3	56,1	16,2	100	8,8	19,6	55,7	15,9	100
LT	7,5	22,1	55,4	15,1	100	4,4	16,1	59,1	20,4	100	5,0	17,1	58,5	19,5	100
LU	2,7	6,8	32,1	58,4	100	2,4	7,3	32,2	58,1	100	2,5	7,2	32,2	58,1	100
LV	5,6	20,2	63,4	10,7	100	2,2	17,4	66,8	13,7	100	3,0	18,1	66,0	13,0	100
NL	10,5	16,2	28,9	44,4	100	5,7	11,9	29,4	53,1	100	6,5	12,6	29,3	51,6	100
PL	5,4	21,3	49,1	24,2	100	4,7	17,2	51,4	26,7	100	4,8	17,9	51,1	26,3	100
PT	5,9	18,1	57,1	18,9	100	5,2	14,0	61,2	19,6	100	5,4	14,9	60,3	19,4	100
RO <sup>1</sup>	2,9	16,2	80,8	0,0	100	3,3	15,8	80,9	0,0	100	3,3	15,8	80,9	0,0	100
SE	7,5	13,4	40,1	39,0	100	4,5	10,9	38,5	46,1	100	5,0	11,3	38,7	45,0	100
SI	6,9	19,1	51,7	22,3	100	4,0	17,1	55,4	23,5	100	4,6	17,5	54,6	23,3	100
SK	3,9	13,7	52,7	29,7	100	3,5	11,7	51,5	33,3	100	3,6	12,1	51,8	32,6	100
UK	3,5	13,1	42,3	41,1	100	1,9	8,9	43,0	46,3	100	2,1	9,6	42,9	45,5	100
EU	6,5	16,5	45,3	31,7	100	5,2	14,2	47,5	33,1	100	5,4	14,6	47,1	32,9	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007





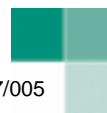
**Table 98: Public transport. Difficulty/Facility by age group, 2007. Full sample**  
 Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Age 65+														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	11,7	21,4	41,2	25,8	100	5,9	15,0	43,3	35,8	100	9,2	18,7	42,1	30,0	100
BE	10,2	17,2	39,8	32,9	100	5,6	14,1	45,0	35,4	100	7,7	15,5	42,6	34,3	100
BG	13,7	16,3	35,4	34,7	100	10,9	14,7	41,1	33,3	100	11,2	14,9	40,4	33,5	100
CY	30,1	27,3	33,1	9,5	100	21,8	28,7	40,0	9,5	100	26,5	27,9	36,1	9,5	100
CZ	5,7	20,2	52,8	21,3	100	2,9	12,3	55,7	29,2	100	4,2	16,1	54,3	25,4	100
DE	4,7	16,1	38,1	41,1	100	2,5	12,4	35,0	50,2	100	3,7	14,4	36,7	45,2	100
DK	5,7	15,9	43,3	35,1	100	4,3	9,4	42,1	44,2	100	4,7	10,9	42,4	42,0	100
EE	7,9	20,6	56,5	15,1	100	3,6	9,6	66,3	20,5	100	6,8	17,7	59,0	16,5	100
EL	11,0	20,2	40,7	28,1	100	6,3	16,6	43,3	33,8	100	8,4	18,2	42,1	31,2	100
ES	4,6	12,4	55,6	27,4	100	2,0	8,6	65,3	24,1	100	3,2	10,4	60,8	25,6	100
FI	24,7	18,4	39,7	17,3	100	12,2	13,2	45,3	29,3	100	18,8	15,9	42,3	22,9	100
FR	3,1	9,9	40,4	46,7	100	2,2	5,6	37,3	54,9	100	2,6	7,5	38,7	51,2	100
HU	5,0	13,8	53,6	27,6	100	3,8	12,0	53,9	30,4	100	4,6	13,2	53,7	28,6	100
IE	19,1	20,2	38,5	22,1	100	14,1	16,6	38,6	30,7	100	16,3	18,2	38,6	26,9	100
IT	12,7	21,6	52,0	13,7	100	7,9	15,3	57,9	18,9	100	10,7	19,0	54,4	15,9	100
LT	12,4	30,6	47,8	9,2	100	8,9	22,4	56,1	12,7	100	11,2	27,7	50,7	10,5	100
LU	7,1	10,7	37,0	45,2	100	1,3	6,6	32,4	59,8	100	3,8	8,4	34,4	53,4	100
LV	9,3	24,6	58,3	7,8	100	3,1	24,1	60,9	11,9	100	7,3	24,4	59,1	9,1	100
NL	12,5	18,1	29,2	40,3	100	5,4	11,4	28,6	54,7	100	7,6	13,5	28,8	50,1	100
PL	9,7	23,6	46,2	20,4	100	5,0	20,8	51,0	23,2	100	7,8	22,4	48,3	21,6	100
PT	7,3	18,5	56,5	17,7	100	3,7	15,0	54,9	26,4	100	6,0	17,2	56,0	20,8	100
RO <sup>1</sup>	5,3	18,2	76,5	0,0	100	4,0	19,4	76,6	0,0	100	4,7	18,8	76,6	0,0	100
SE	9,9	13,2	41,7	35,3	100	5,1	8,3	42,8	43,9	100	6,5	9,7	42,5	41,4	100
SI	10,6	27,0	44,0	18,4	100	7,1	14,3	52,1	26,6	100	8,7	20,0	48,4	22,9	100
SK	5,8	21,9	51,4	20,9	100	2,9	10,9	54,6	31,7	100	5,0	18,8	52,3	23,9	100
UK	2,4	13,6	44,9	39,2	100	1,4	7,0	40,9	50,8	100	1,7	9,4	42,4	46,4	100
EU	7,6	18,0	46,9	27,4	100	4,3	12,8	47,4	35,6	100	6,0	15,5	47,1	31,4	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007



### 3.5.4 Data source

EU-SILC UDB 2007 – version 1 of August 2011

### 3.5.5 Methodology

In 2007, the EU-SILC survey was supplemented with an ad hoc module on housing conditions.<sup>25</sup> The variable MH120 covers public transport. Public transport covers bus, metro, tram and similar.

Eurostat guidelines indicate that the accessibility should be assessed in terms of physical and technical access. If the respondent or another household member has a physical disability and if the available public transport is not adapted to his/her disability, a difficulty in accessibility should be recorded. However, the guidelines introduce criteria which are not linked to disability. The survey guidelines indicate that if the public transport is too far away or has a restricted timetable, the access would also be considered difficult.

The respondent may choose one of the following four degrees: 1. with great difficulty, 2. with some difficulty, 3. easily and 4. very easily. The respondent should give an answer for the household as a whole. If the respondent doesn't use a service but other household member(s) do, the respondent should assess the accessibility according to this (these) other household member(s).

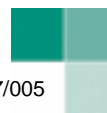
Eurostat notes that if one member of the household has a disability and can hardly access a service (which he needs as an individual) and he/she lives alone or the household has no resource available to provide him/her support, or it really represents a burden for the household, in this case the access to the service would be considered difficult for the household.

There is a high rate of non-response (because the services are not used by household) in Cyprus (67%), France (67%), United-Kingdom (48%), Portugal (45%) and Spain (43%). The EU average is 16%. The rates are similar if we take into account only persons responding to the questionnaire. They are respectively: 68% (CY), 68% (FR), 48% (UK), 45% (PT) and 45% (ES).

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia, we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040). Also, we have used the age at the time of the interview.

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<sup>25</sup> Eurostat: "EU-SILC Module 2007 on housing conditions", Eurostat, Directorate F: Social and information society statistics, Unit F-3: Living conditions and social protection.



### 3.5.6 Notes

The values taken by difficult/easy access refer to the household, although the needs of persons with disabilities being members of this household are taken into account. As the value is established for the household, we assign the same value to all members of the household. Consequently, gender differences might be underestimated. In order to reduce this bias, we present also estimates covering only respondents.

The data do not take into account the type of disability. They represent an average for all persons with disabilities. We know that the implications and the relation with the environment is not the same for all types of disability. The estimates might underestimate difficulties encountered by certain categories (e.g. persons with mobility problems).

There are a very high number of households indicating that they do not use public transport. One might suspect that this rate is not the same for persons with and without disabilities. In fact, econometric analysis indicates that the probability to declare “no use” of public transport depends on disability.

The survey guidelines refer clearly to disability but include also dimensions which are not related to disability (e.g. timetables, etc.).

## 3.6 HOUSING AND HEALTH SERVICES

### 3.6.1 Relevance to EU policy / Strategy

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life. The Strategy builds on the UNCRPD and takes into account the experience of the Disability Action Plan (2004-2010).

This Strategy focuses on eliminating barriers. The Commission has identified eight main areas for action: Accessibility, Participation, Equality, Employment, Education and training, Social protection, Health, and External Action.

The EU Strategy notes that people with disabilities may have limited access to health services, including routine medical treatments, leading to health inequalities unrelated to their disabilities. The aim is to foster equal access to health services and related facilities for people with disabilities.

The UN Convention in its Article 25 provides that “persons with disabilities have the right to the enjoyment of the highest attainable standard of health without discrimination on the basis of disability. States Parties shall take all appropriate measures to ensure access for persons with disabilities to health services that are gender-sensitive, including health-related rehabilitation”.

The following statistic aims to give an overall estimation of the accessibility (availability/reachability) of health services. Primary health care services cover general practitioner, primary health centre and a casualty department or similar where first-aid treatment could be received.

It is important to note that this indicator concerns the household, although it takes into account the needs of persons with disabilities.

### 3.6.2 Headline findings

#### 3.6.2.1 General comments

As noted above, the estimators presented below ought to be treated with caution.

The survey guidelines refer clearly to disability but include also dimensions which are not related to disability (e.g. distance from housing, etc.).

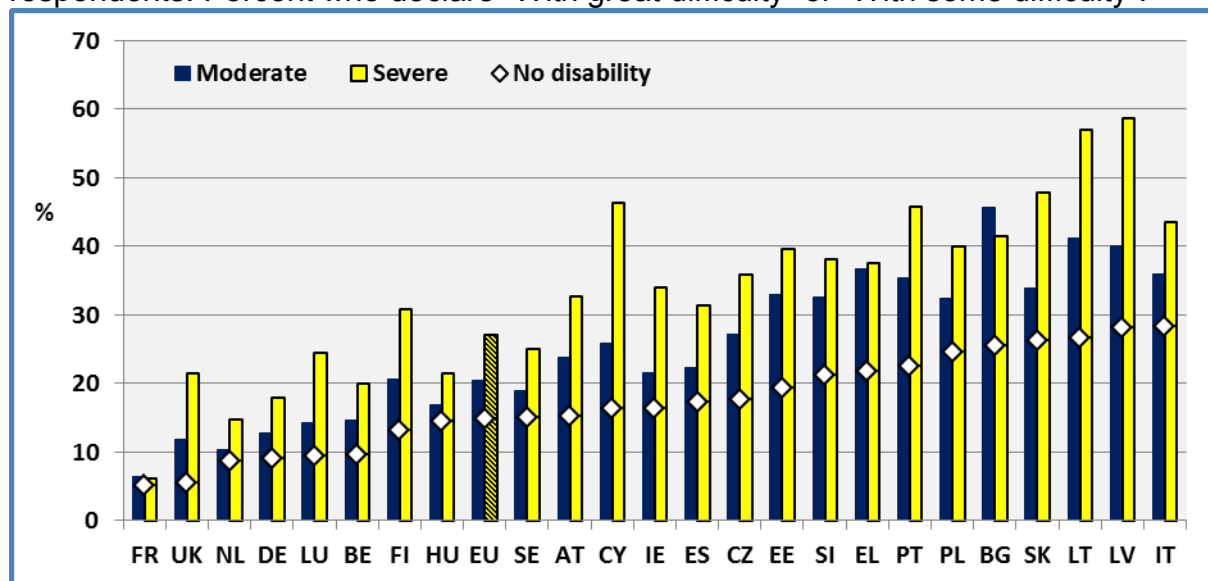
Disability increases difficulties to access health services. About 27% of persons with severe disabilities face difficulties to access health services compared to 15% of persons without disabilities.

There is a big diversity across member States. The percentage of persons with severe disabilities declaring difficulties in accessing health varies from 5% to 59%.

#### Figure 103: Housing and health services

##### Percent of persons declaring difficult access of health services. Age: 16 +, 2007.

The data do not take into account the type of disability. The data cover only respondents. Percent who declare “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

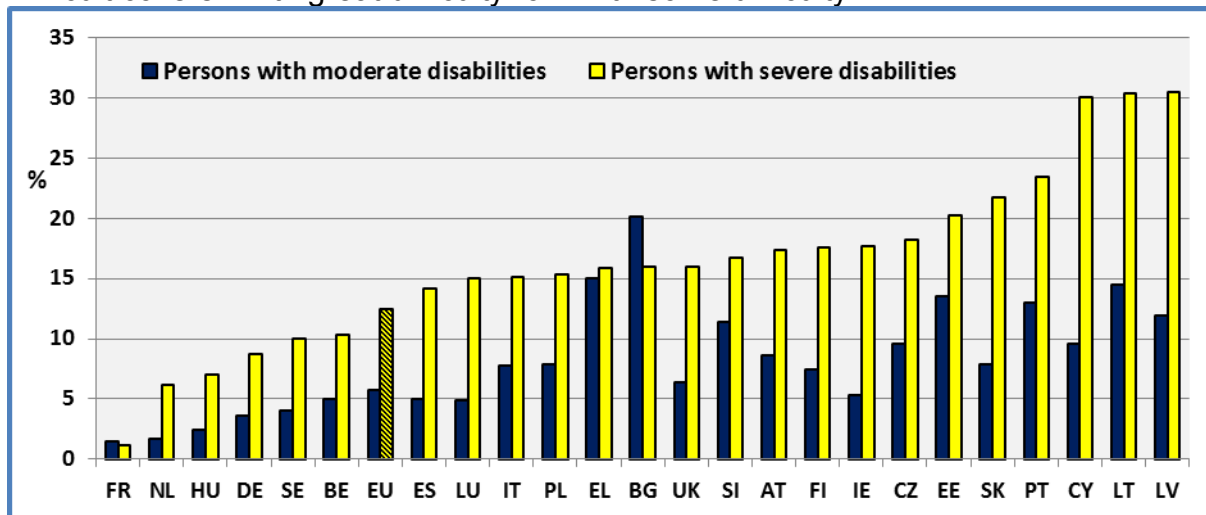
At the EU level, the disadvantage of persons with severe disabilities in comparison to persons without disabilities amounts to 12 percentage points. This difference varies from 1 percentage points to 30 percentage points.

We may observe that generally the new member States and Mediterranean countries experience a high difference between persons with and without disabilities. This raises the question of national welfare and health expenditures.

**Figure 104: Housing and accessibility of health services  
Disadvantage of persons with disabilities concerning health services.**

The data do not take into account the type of disability. The data cover only respondents.

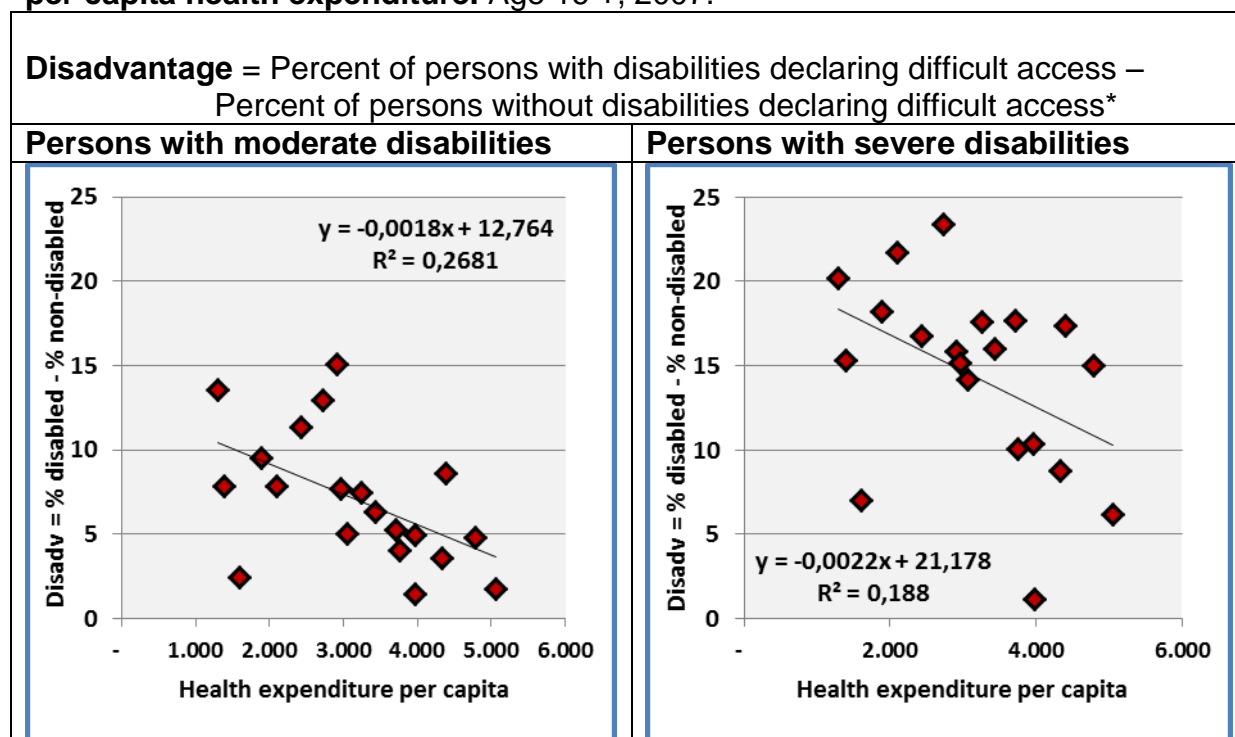
Disadvantage = Percent of persons with disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. Age: 16 +, 2007. Difficult covers “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

A graphic analysis reveals a small but significant correlation between disadvantage and per capita health expenditure. In fact, high health expenditure per capita decreases the disadvantage of persons with disabilities.

**Figure 105: Relation between disadvantage concerning health services and per capita health expenditure. Age 16 +, 2007.**



\*: Difficult access refers to persons declaring “With great difficulty” or “With some difficulty”.

**Data source:** EU-SILC 2007

Econometric analysis (see below) indicates that the presence of a severe disability increases the probability to report a difficult access by 10 percentage points in comparison to persons without disabilities. The equivalent rate for persons with a moderate disability is 4 percentage points. Similarly, poverty increases this probability by 4 percentage points.

### 3.6.2.2 Gender

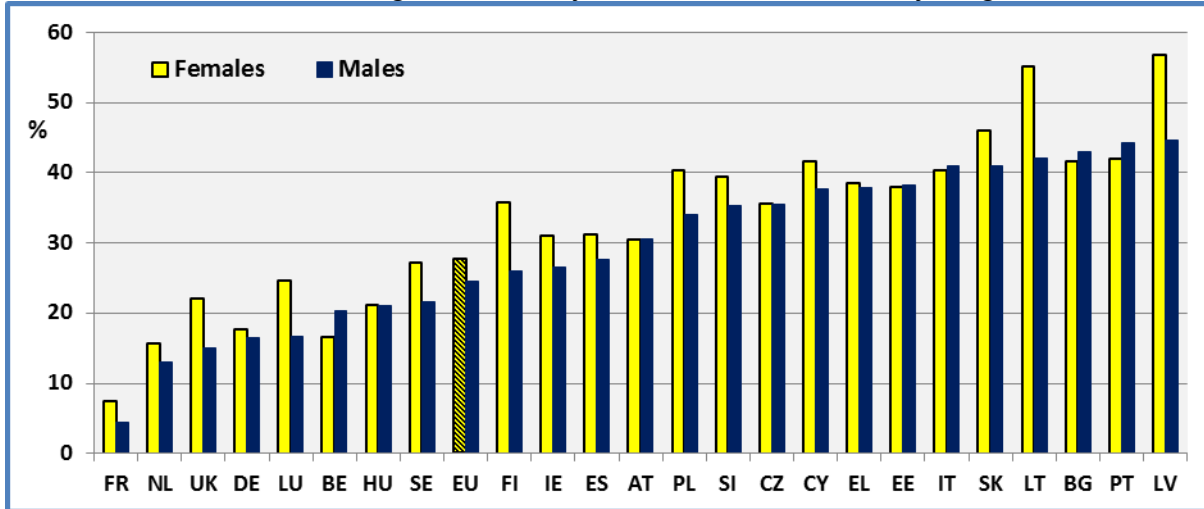
The following figure indicates that women face more difficulties to access health services. This might be due to specific characteristics (type of disability) or socio-economic characteristics (e.g. poverty). Econometric analysis provides mixed results. The gender difference might be the result of factors like poverty; in fact, women experience higher risks of poverty.

At the EU level, about 28% of women with severe disabilities declare difficulties compared to 25% of men with severe disabilities.

**Figure 106: Housing and health services****Percent of persons with severe disabilities declaring difficult access of health services.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”. Age: 16 +, 2007.



Data source: EU-SILC 2007

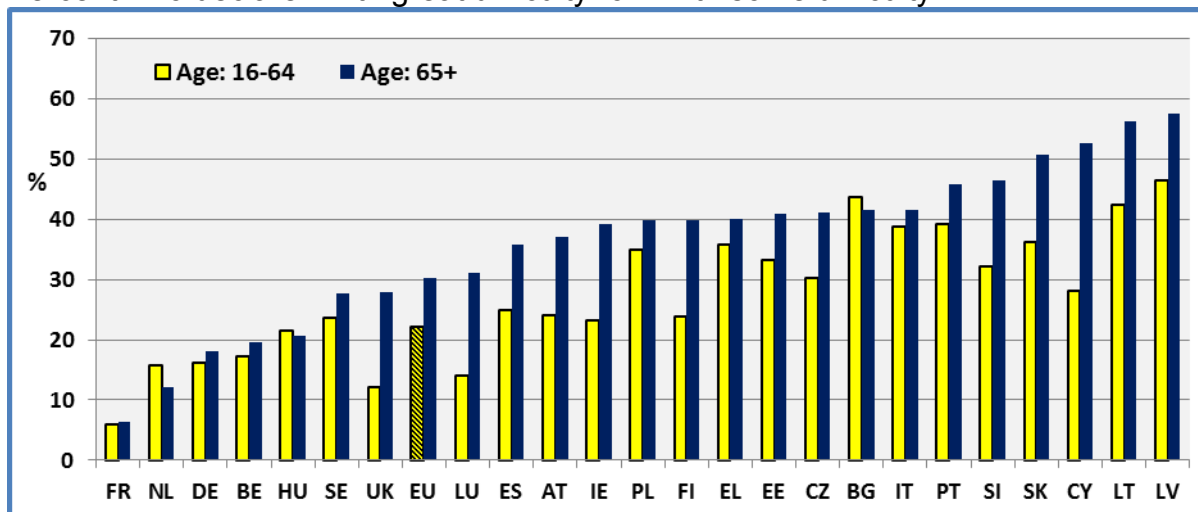
**3.6.2.3 Age**

Age increases difficulty to access health services. About 30% of elderly people with severe disabilities face difficulty to access health services compared to 22% of persons aged 16-64 with severe disabilities.

**Figure 107: Housing and health services****Percent of persons with severe disabilities declaring difficult access of health services, 2007.**

The data do not take into account the type of disability. The data cover only respondents.

Percent who declare “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

Age increases the disadvantage between disabled and non-disabled. The disadvantage of elderly persons with severe disabilities in comparison to elderly persons without disabilities amounts to 14 percentage points.

In fact, when we compare the percentage of persons with severe disabilities declaring difficult access and the percentage of persons without disabilities declaring difficult access, in the age group 65 and over, we find a difference of 14 percentage points. The equivalent rate for persons aged 16-64 is 6 percentage points.





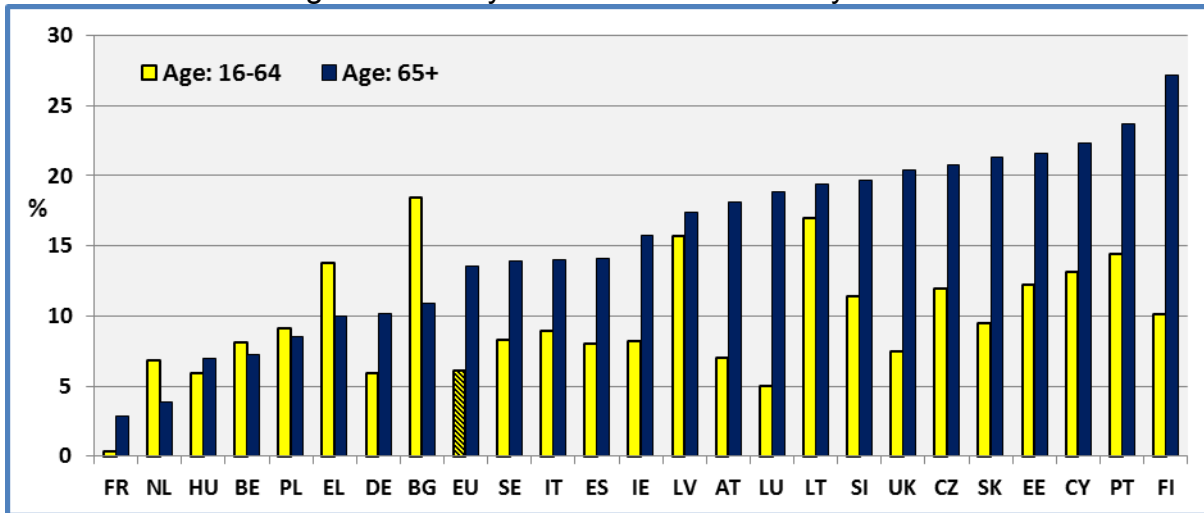
### Figure 108: Housing and health services

#### Disadvantage of persons with severe disabilities concerning health services.

The data do not take into account the type of disability. The data cover only respondents.

Disadvantage = Percent of persons with severe disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. 2007.

Difficult covers “With great difficulty” or “With some difficulty”.



Data source: EU-SILC 2007

### 3.6.3 Data

**Table 99: Health services. Age 16 +, 2007. Only respondents**

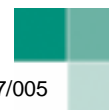
Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	32,6	67,4	100	23,9	76,1	100	15,3	84,7	100
BE	19,9	80,1	100	14,6	85,4	100	9,6	90,4	100
BG	41,5	58,5	100	45,6	54,4	100	25,5	74,5	100
CY	46,4	53,6	100	25,9	74,1	100	16,3	83,7	100
CZ	35,8	64,2	100	27,1	72,9	100	17,6	82,4	100
DE	17,8	82,2	100	12,7	87,3	100	9,1	90,9	100
DK <sup>(1)</sup>				25,6	74,4	100	20,6	79,4	100
EE	39,5	60,5	100	32,9	67,1	100	19,3	80,7	100
EL	37,5	62,5	100	36,7	63,3	100	21,7	78,3	100
ES	31,4	68,6	100	22,3	77,7	100	17,3	82,8	100
FI	30,7	69,3	100	20,6	79,4	100	13,1	86,9	100
FR	6,2	93,8	100	6,5	93,5	100	5,0	95,0	100
HU	21,4	78,6	100	16,9	83,1	100	14,4	85,6	100
IE	34,0	66,0	100	21,6	78,4	100	16,3	83,7	100
IT	43,5	56,6	100	36,0	64,0	100	28,3	71,7	100
LT	57,0	43,0	100	41,1	58,9	100	26,6	73,4	100
LU	24,5	75,5	100	14,3	85,7	100	9,5	90,5	100
LV	58,6	41,4	100	40,1	59,9	100	28,1	71,9	100
NL	14,8	85,2	100	10,4	89,7	100	8,6	91,4	100
PL	39,9	60,1	100	32,4	67,6	100	24,5	75,5	100
PT	45,8	54,2	100	35,4	64,6	100	22,4	77,6	100
RO <sup>(2)</sup>	39,1	60,9	100	31,1	68,9	100	28,7	71,3	100
SE	25,0	75,0	100	19,0	81,0	100	15,0	85,1	100
SI	38,0	62,0	100	32,6	67,4	100	21,3	78,8	100
SK	47,8	52,2	100	34,0	66,0	100	26,1	73,9	100
UK	21,5	78,5	100	11,9	88,1	100	5,5	94,5	100
EU	27,2	72,8	100	20,5	79,5	100	14,8	85,3	100

(1): Denmark distinguishes only two categories.

(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007

**Table 100: Health services. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	6,7	19,4	45,3	28,5	100	2,7	14,6	46,5	36,2	100	3,9	15,9	46,2	34,1	100
BE	4,7	10,7	52,6	32,1	100	2,3	7,3	52,4	38,1	100	2,9	8,0	52,4	36,7	100
BG	17,4	23,2	34,5	24,9	100	8,6	17,7	39,8	33,9	100	9,0	18,0	39,5	33,5	100
CY	10,2	20,4	57,0	12,5	100	3,6	12,7	62,2	21,5	100	4,9	14,2	61,2	19,7	100
CZ	5,3	23,4	53,3	18,1	100	2,6	16,1	58,9	22,6	100	3,1	17,6	57,7	21,6	100
DE	2,3	12,4	47,4	37,9	100	1,3	8,6	44,9	45,3	100	1,6	9,8	45,6	43,0	100
DK	6,2	19,5	45,6	28,7	100	2,8	18,1	48,0	31,1	100	3,4	18,3	47,6	30,7	100
EE	7,3	25,9	54,0	12,8	100	3,0	17,9	65,1	14,1	100	4,5	20,6	61,3	13,6	100
EL	13,2	23,7	41,2	22,0	100	6,2	17,0	48,1	28,7	100	7,4	18,2	46,9	27,5	100
ES	5,2	20,4	58,4	16,0	100	2,8	14,7	64,4	18,2	100	3,3	16,0	63,0	17,7	100
FI	6,4	17,4	54,2	22,1	100	2,5	11,0	56,1	30,4	100	3,8	13,0	55,5	27,8	100
FR	1,2	5,0	37,6	56,2	100	1,1	4,3	37,5	57,1	100	1,1	4,5	37,5	56,9	100
HU	3,2	15,6	56,6	24,6	100	3,0	12,4	56,7	27,9	100	3,0	13,3	56,7	27,0	100
IE	6,8	17,0	49,1	27,0	100	3,4	12,4	49,6	34,6	100	4,0	13,3	49,5	33,2	100
IT	9,7	27,5	52,2	10,6	100	6,0	23,5	57,1	13,3	100	7,0	24,6	55,8	12,6	100
LT	7,2	35,7	49,1	7,9	100	3,1	23,4	59,7	13,9	100	4,2	26,7	56,9	12,3	100
LU	4,3	11,6	39,5	44,6	100	1,2	8,3	41,7	48,7	100	1,9	9,0	41,3	47,8	100
LV	13,7	29,5	49,8	7,0	100	5,0	26,6	58,2	10,3	100	7,8	27,5	55,4	9,2	100
NL	3,0	9,3	39,7	48,1	100	1,4	7,5	38,1	53,0	100	1,7	7,9	38,4	52,0	100
PL	7,3	27,2	47,1	18,4	100	4,0	22,3	52,2	21,6	100	4,7	23,4	51,0	20,8	100
PT	9,1	29,2	52,8	9,0	100	5,4	19,1	61,8	13,7	100	6,5	22,0	59,2	12,3	100
RO <sup>1</sup>	0,7	33,0	66,3	0,0	100	0,8	28,7	70,6	0,0	100	0,8	29,5	69,8	0,0	100
SE	3,9	17,5	56,9	21,8	100	2,3	12,7	58,1	26,9	100	2,6	13,6	57,9	25,9	100
SI	6,5	27,0	50,4	16,2	100	2,5	19,0	59,0	19,5	100	3,4	21,0	56,9	18,7	100
SK	8,1	28,4	46,0	17,5	100	4,0	23,0	49,6	23,5	100	5,1	24,5	48,6	21,8	100
UK	3,8	10,3	44,7	41,3	100	0,8	4,2	41,6	53,4	100	1,4	5,5	42,2	50,9	100
EU	4,9	17,8	48,8	28,6	100	2,7	13,5	50,2	33,6	100	3,2	14,5	49,9	32,4	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>:Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

**Table 101: Health services. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	FEMALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	30,5	69,5	<b>100</b>	24,8	75,2	<b>100</b>	16,9	83,1	<b>100</b>
<b>BE</b>	16,7	83,3	<b>100</b>	15,6	84,4	<b>100</b>	9,4	90,6	<b>100</b>
<b>BG</b>	41,7	58,3	<b>100</b>	43,2	56,8	<b>100</b>	25,6	74,4	<b>100</b>
<b>CY</b>	41,6	58,4	<b>100</b>	27,5	72,5	<b>100</b>	16,8	83,2	<b>100</b>
<b>CZ</b>	35,6	64,4	<b>100</b>	26,9	73,1	<b>100</b>	18,1	81,9	<b>100</b>
<b>DE</b>	17,7	82,3	<b>100</b>	13,0	87,0	<b>100</b>	9,4	90,6	<b>100</b>
<b>DK <sup>(1)</sup></b>				24,1	75,9	<b>100</b>	20,9	79,1	<b>100</b>
<b>EE</b>	38,0	62,1	<b>100</b>	31,9	68,1	<b>100</b>	20,5	79,5	<b>100</b>
<b>EL</b>	38,5	61,5	<b>100</b>	35,9	64,2	<b>100</b>	22,6	77,4	<b>100</b>
<b>ES</b>	31,1	68,9	<b>100</b>	24,0	76,1	<b>100</b>	17,1	82,9	<b>100</b>
<b>FI</b>	35,7	64,3	<b>100</b>	22,7	77,3	<b>100</b>	14,4	85,6	<b>100</b>
<b>FR</b>	7,6	92,5	<b>100</b>	6,1	93,9	<b>100</b>	5,5	94,6	<b>100</b>
<b>HU</b>	21,2	78,8	<b>100</b>	17,0	83,0	<b>100</b>	15,1	84,9	<b>100</b>
<b>IE</b>	31,0	69,0	<b>100</b>	22,8	77,2	<b>100</b>	15,9	84,1	<b>100</b>
<b>IT</b>	40,3	59,7	<b>100</b>	35,9	64,2	<b>100</b>	29,5	70,5	<b>100</b>
<b>LT</b>	55,1	44,9	<b>100</b>	40,1	59,9	<b>100</b>	25,6	74,4	<b>100</b>
<b>LU</b>	24,7	75,3	<b>100</b>	14,6	85,4	<b>100</b>	9,5	90,5	<b>100</b>
<b>LV</b>	56,9	43,2	<b>100</b>	38,5	61,5	<b>100</b>	30,6	69,4	<b>100</b>
<b>NL</b>	15,7	84,3	<b>100</b>	11,5	88,5	<b>100</b>	9,6	90,4	<b>100</b>
<b>PL</b>	40,3	59,7	<b>100</b>	32,8	67,2	<b>100</b>	26,0	74,0	<b>100</b>
<b>PT</b>	42,1	57,9	<b>100</b>	35,9	64,1	<b>100</b>	24,1	75,9	<b>100</b>
<b>RO <sup>(2)</sup></b>	39,6	60,5	<b>100</b>	29,5	70,5	<b>100</b>	29,3	70,7	<b>100</b>
<b>SE</b>	27,1	72,9	<b>100</b>	17,2	82,8	<b>100</b>	15,5	84,5	<b>100</b>
<b>SI</b>	39,4	60,6	<b>100</b>	34,1	65,9	<b>100</b>	21,2	78,8	<b>100</b>
<b>SK</b>	46,1	53,9	<b>100</b>	31,8	68,2	<b>100</b>	26,2	73,8	<b>100</b>
<b>UK</b>	22,2	77,8	<b>100</b>	12,7	87,3	<b>100</b>	5,2	94,8	<b>100</b>
<b>EU</b>	27,7	72,3	<b>100</b>	21,2	78,8	<b>100</b>	16,0	84,0	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007

**Table 102: Health services. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	MALES								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	30,5	69,5	<b>100</b>	22,4	77,6	<b>100</b>	17,7	82,3	<b>100</b>
<b>BE</b>	20,3	79,7	<b>100</b>	11,8	88,2	<b>100</b>	9,8	90,2	<b>100</b>
<b>BG</b>	43,1	56,9	<b>100</b>	34,1	65,9	<b>100</b>	27,0	73,0	<b>100</b>
<b>CY</b>	37,6	62,4	<b>100</b>	20,0	80,0	<b>100</b>	15,8	84,2	<b>100</b>
<b>CZ</b>	35,4	64,6	<b>100</b>	25,6	74,5	<b>100</b>	19,1	80,9	<b>100</b>
<b>DE</b>	16,5	83,5	<b>100</b>	14,8	85,2	<b>100</b>	10,4	89,7	<b>100</b>
<b>DK <sup>(1)</sup></b>				28,0	72,0	<b>100</b>	20,8	79,2	<b>100</b>
<b>EE</b>	38,2	61,8	<b>100</b>	30,8	69,3	<b>100</b>	21,2	78,8	<b>100</b>
<b>EL</b>	37,9	62,1	<b>100</b>	36,3	63,7	<b>100</b>	23,8	76,2	<b>100</b>
<b>ES</b>	27,7	72,3	<b>100</b>	21,8	78,2	<b>100</b>	17,7	82,3	<b>100</b>
<b>FI</b>	26,0	74,0	<b>100</b>	18,1	81,9	<b>100</b>	12,5	87,6	<b>100</b>
<b>FR</b>	4,5	95,5	<b>100</b>	6,3	93,7	<b>100</b>	5,3	94,7	<b>100</b>
<b>HU</b>	21,0	79,0	<b>100</b>	16,6	83,4	<b>100</b>	15,7	84,3	<b>100</b>
<b>IE</b>	26,6	73,5	<b>100</b>	20,2	79,8	<b>100</b>	15,8	84,3	<b>100</b>
<b>IT</b>	41,1	58,9	<b>100</b>	35,6	64,4	<b>100</b>	29,6	70,4	<b>100</b>
<b>LT</b>	42,1	57,9	<b>100</b>	37,1	62,9	<b>100</b>	27,5	72,5	<b>100</b>
<b>LU</b>	16,6	83,4	<b>100</b>	12,7	87,3	<b>100</b>	9,6	90,4	<b>100</b>
<b>LV</b>	44,7	55,4	<b>100</b>	40,9	59,1	<b>100</b>	32,6	67,4	<b>100</b>
<b>NL</b>	13,1	86,9	<b>100</b>	9,5	90,5	<b>100</b>	8,2	91,8	<b>100</b>
<b>PL</b>	34,1	65,9	<b>100</b>	33,7	66,3	<b>100</b>	26,4	73,6	<b>100</b>
<b>PT</b>	44,3	55,7	<b>100</b>	33,5	66,5	<b>100</b>	24,9	75,1	<b>100</b>
<b>RO <sup>(2)</sup></b>	34,5	65,5	<b>100</b>	34,3	65,8	<b>100</b>	29,6	70,4	<b>100</b>
<b>SE</b>	21,7	78,3	<b>100</b>	21,5	78,6	<b>100</b>	14,5	85,5	<b>100</b>
<b>SI</b>	35,4	64,6	<b>100</b>	28,1	71,9	<b>100</b>	21,7	78,3	<b>100</b>
<b>SK</b>	41,1	58,9	<b>100</b>	32,5	67,5	<b>100</b>	27,8	72,2	<b>100</b>
<b>UK</b>	15,0	85,0	<b>100</b>	8,3	91,7	<b>100</b>	4,9	95,1	<b>100</b>
<b>EU</b>	24,5	75,5	<b>100</b>	20,6	79,4	<b>100</b>	16,4	83,6	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007

**Table 103: Health services. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

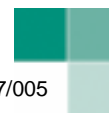
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Females														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	7,6	19,4	45,2	27,7	100	2,7	14,2	46,6	36,5	100	4,1	15,7	46,2	34,0	100
BE	5,0	11,0	52,3	31,8	100	2,3	7,0	53,2	37,5	100	3,0	8,0	52,9	36,0	100
BG	16,8	25,6	34,1	23,5	100	8,4	17,2	40,6	33,8	100	8,8	17,6	40,3	33,3	100
CY	10,9	22,3	54,0	12,9	100	3,8	13,0	61,6	21,6	100	5,3	15,0	59,9	19,8	100
CZ	5,8	23,3	52,9	18,0	100	2,6	15,5	58,5	23,4	100	3,3	17,4	57,2	22,1	100
DE	2,2	12,2	47,5	38,2	100	1,3	8,1	44,7	45,9	100	1,6	9,5	45,7	43,3	100
DK	5,3	18,8	49,0	26,9	100	2,5	18,4	47,0	32,1	100	3,1	18,5	47,4	31,1	100
EE	7,8	25,8	54,1	12,3	100	2,9	17,7	65,5	14,0	100	4,7	20,6	61,3	13,4	100
EL	13,2	23,7	43,0	20,2	100	5,5	17,1	48,1	29,3	100	7,0	18,4	47,1	27,5	100
ES	5,5	21,2	57,2	16,1	100	2,8	14,3	64,0	18,9	100	3,5	16,2	62,2	18,1	100
FI	7,4	18,9	52,2	21,5	100	3,0	11,4	53,9	31,7	100	4,5	13,9	53,3	28,3	100
FR	1,2	5,3	36,8	56,8	100	1,1	4,4	36,8	57,7	100	1,1	4,6	36,8	57,5	100
HU	3,4	15,5	56,6	24,6	100	2,8	12,3	56,5	28,3	100	3,0	13,3	56,5	27,2	100
IE	7,6	17,8	46,0	28,6	100	3,5	12,3	50,2	33,9	100	4,3	13,4	49,4	32,9	100
IT	9,9	27,3	51,9	10,9	100	5,9	23,7	56,9	13,6	100	7,1	24,8	55,4	12,8	100
LT	7,8	37,9	47,2	7,1	100	3,0	22,6	59,7	14,8	100	4,4	27,1	56,0	12,5	100
LU	4,8	12,7	38,0	44,5	100	1,2	8,2	42,0	48,5	100	2,1	9,3	41,1	47,6	100
LV	14,7	29,3	49,3	6,7	100	4,9	25,8	59,0	10,3	100	8,4	27,1	55,5	9,0	100
NL	3,9	9,1	40,4	46,6	100	1,7	7,9	38,0	52,4	100	2,3	8,2	38,6	50,9	100
PL	7,7	27,4	47,2	17,8	100	4,0	22,0	52,2	21,8	100	4,9	23,3	51,0	20,8	100
PT	8,8	29,8	51,6	9,8	100	5,4	18,7	61,8	14,1	100	6,5	22,3	58,4	12,7	100
RO <sup>1</sup>	0,5	32,7	66,8	0,0	100	0,8	28,5	70,7	0,0	100	0,7	29,4	69,8	0,0	100
SE	3,6	17,6	57,2	21,5	100	2,5	13,0	55,4	29,1	100	2,7	14,1	55,9	27,4	100
SI	8,0	27,8	47,7	16,5	100	2,7	18,6	58,7	20,0	100	4,1	21,0	55,9	19,1	100
SK	9,0	28,0	45,7	17,3	100	3,7	22,5	50,4	23,4	100	5,4	24,2	48,9	21,5	100
UK	5,0	11,6	45,4	38,1	100	0,9	4,4	40,9	53,9	100	1,7	5,9	41,9	50,5	100
EU	5,2	18,1	48,7	28,0	100	2,7	13,4	49,9	34,1	100	3,3	14,6	49,6	32,5	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007



**Table 104: Health services. Difficulty/Facility by gender. Age 16 +, 2007. Full sample**

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Males														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	5,7	19,5	45,5	29,4	100	2,8	14,9	46,3	36,0	100	3,5	16,1	46,1	34,2	100
BE	4,3	10,2	52,9	32,5	100	2,3	7,5	51,6	38,7	100	2,7	8,1	51,8	37,4	100
BG	17,9	20,8	35,0	26,3	100	8,7	18,3	38,9	34,1	100	9,1	18,4	38,7	33,8	100
CY	9,2	18,1	60,7	12,0	100	3,4	12,4	62,9	21,3	100	4,5	13,4	62,5	19,6	100
CZ	4,5	23,5	53,7	18,3	100	2,5	16,6	59,2	21,7	100	2,9	17,9	58,1	21,0	100
DE	2,5	12,7	47,2	37,6	100	1,3	9,0	45,0	44,7	100	1,7	10,0	45,6	42,8	100
DK	7,5	20,5	40,5	31,5	100	3,0	17,8	49,0	30,2	100	3,6	18,2	47,8	30,4	100
EE	6,6	25,9	54,0	13,4	100	3,1	18,1	64,6	14,2	100	4,2	20,6	61,2	13,9	100
EL	13,2	23,7	38,8	24,3	100	6,8	17,0	48,2	28,1	100	7,8	18,0	46,7	27,5	100
ES	4,8	19,3	60,1	15,9	100	2,7	15,0	64,7	17,6	100	3,2	15,9	63,8	17,2	100
FI	5,0	15,3	56,8	22,8	100	2,0	10,5	58,6	29,0	100	2,9	11,9	58,1	27,2	100
FR	1,1	4,7	38,8	55,4	100	1,1	4,2	38,2	56,5	100	1,1	4,3	38,3	56,2	100
HU	2,8	15,7	56,7	24,8	100	3,1	12,6	56,9	27,4	100	3,1	13,4	56,8	26,7	100
IE	6,0	16,1	52,5	25,4	100	3,2	12,5	49,0	35,2	100	3,7	13,2	49,7	33,4	100
IT	9,5	27,8	52,6	10,2	100	6,2	23,4	57,4	13,1	100	6,9	24,4	56,3	12,4	100
LT	6,4	32,3	52,1	9,2	100	3,1	24,4	59,7	12,9	100	3,9	26,2	57,9	12,0	100
LU	3,6	10,3	41,3	44,8	100	1,2	8,4	41,4	49,0	100	1,7	8,8	41,4	48,1	100
LV	12,1	29,7	50,6	7,6	100	5,2	27,5	57,2	10,2	100	7,1	28,1	55,3	9,5	100
NL	1,4	9,5	38,7	50,4	100	1,1	7,1	38,2	53,7	100	1,2	7,5	38,3	53,1	100
PL	6,8	27,0	47,0	19,2	100	3,9	22,5	52,2	21,4	100	4,5	23,5	51,1	20,9	100
PT	9,5	28,4	54,5	7,7	100	5,4	19,5	61,8	13,3	100	6,4	21,7	60,0	11,9	100
RO <sup>1</sup>	1,0	33,4	65,7	0,0	100	0,8	28,8	70,4	0,0	100	0,8	29,5	69,7	0,0	100
SE	4,2	17,3	56,3	22,1	100	2,1	12,4	60,7	24,8	100	2,5	13,2	60,0	24,4	100
SI	4,5	25,9	53,7	15,9	100	2,3	19,5	59,3	19,0	100	2,8	20,9	58,1	18,3	100
SK	6,7	29,0	46,5	17,8	100	4,2	23,6	48,8	23,5	100	4,8	24,8	48,2	22,1	100
UK	2,4	8,7	43,7	45,2	100	0,8	4,1	42,2	52,8	100	1,1	5,0	42,5	51,4	100
EU	4,6	17,3	48,8	29,3	100	2,7	13,7	50,6	33,1	100	3,1	14,4	50,2	32,2	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

**Table 105: Health services. Difficulty/Facility by age group. Only respondents, 2007**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 16-64								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
AT	24,1	75,9	100	19,6	80,4	100	17,1	82,9	100
BE	17,2	82,8	100	13,0	87,0	100	9,1	90,9	100
BG	43,8	56,2	100	41,9	58,1	100	25,3	74,7	100
CY	28,1	71,9	100	18,0	82,0	100	14,9	85,1	100
CZ	30,3	69,7	100	23,9	76,1	100	18,4	81,6	100
DE	16,2	83,8	100	13,8	86,2	100	10,2	89,8	100
DK <sup>(1)</sup>				24,3	75,7	100	20,5	79,6	100
EE	33,2	66,8	100	31,4	68,6	100	21,0	79,0	100
EL	35,8	64,2	100	33,5	66,5	100	22,0	78,0	100
ES	24,8	75,2	100	20,5	79,5	100	16,7	83,3	100
FI	23,8	76,2	100	19,8	80,2	100	13,6	86,4	100
FR	6,0	94,0	100	6,1	93,9	100	5,6	94,4	100
HU	21,6	78,5	100	17,1	82,9	100	15,6	84,4	100
IE	23,2	76,8	100	18,2	81,8	100	15,0	85,0	100
IT	38,8	61,2	100	34,4	65,6	100	29,9	70,2	100
LT	42,4	57,6	100	33,9	66,1	100	25,4	74,6	100
LU	14,1	85,9	100	10,9	89,1	100	9,2	90,8	100
LV	46,4	53,6	100	36,8	63,3	100	30,7	69,3	100
NL	15,8	84,2	100	11,2	88,8	100	9,0	91,0	100
PL	34,8	65,2	100	30,6	69,4	100	25,7	74,3	100
PT	39,2	60,8	100	32,4	67,6	100	24,8	75,2	100
RO <sup>(2)</sup>	32,8	67,2	100	30,6	69,4	100	28,9	71,1	100
SE	23,6	76,4	100	20,1	79,9	100	15,3	84,8	100
SI	32,1	67,9	100	28,4	71,7	100	20,7	79,3	100
SK	36,3	63,7	100	29,8	70,2	100	26,8	73,2	100
UK	12,1	87,9	100	6,9	93,1	100	4,7	95,4	100
EU	22,3	77,7	100	19,1	81,0	100	16,2	83,9	100

<sup>(1)</sup>: Denmark distinguishes only two categories.

<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

Data source: EU-SILC 2007

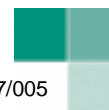


**Table 106: Health services. Difficulty/Facility by age group. Only respondents, 2007**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

	Age: 65+								
	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	37,1	62,9	<b>100</b>	30,0	70,0	<b>100</b>	18,9	81,1	<b>100</b>
<b>BE</b>	19,5	80,5	<b>100</b>	15,5	84,5	<b>100</b>	12,3	87,7	<b>100</b>
<b>BG</b>	41,5	58,5	<b>100</b>	36,8	63,2	<b>100</b>	30,6	69,4	<b>100</b>
<b>CY</b>	52,7	47,3	<b>100</b>	35,4	64,6	<b>100</b>	30,4	69,6	<b>100</b>
<b>CZ</b>	41,1	58,9	<b>100</b>	30,1	69,9	<b>100</b>	20,3	79,7	<b>100</b>
<b>DE</b>	18,2	81,8	<b>100</b>	13,8	86,2	<b>100</b>	8,0	92,0	<b>100</b>
<b>DK <sup>(1)</sup></b>				29,5	70,5	<b>100</b>	22,8	77,2	<b>100</b>
<b>EE</b>	41,0	59,0	<b>100</b>	31,4	68,7	<b>100</b>	19,4	80,6	<b>100</b>
<b>EL</b>	40,0	60,0	<b>100</b>	38,1	61,9	<b>100</b>	30,0	70,0	<b>100</b>
<b>ES</b>	35,7	64,3	<b>100</b>	27,3	72,7	<b>100</b>	21,6	78,4	<b>100</b>
<b>FI</b>	39,9	60,1	<b>100</b>	22,9	77,1	<b>100</b>	12,7	87,3	<b>100</b>
<b>FR</b>	6,4	93,6	<b>100</b>	6,3	93,7	<b>100</b>	3,5	96,5	<b>100</b>
<b>HU</b>	20,6	79,4	<b>100</b>	16,5	83,5	<b>100</b>	13,6	86,4	<b>100</b>
<b>IE</b>	39,1	60,9	<b>100</b>	28,7	71,3	<b>100</b>	23,3	76,7	<b>100</b>
<b>IT</b>	41,6	58,4	<b>100</b>	37,1	62,9	<b>100</b>	27,6	72,4	<b>100</b>
<b>LT</b>	56,2	43,9	<b>100</b>	45,6	54,4	<b>100</b>	36,8	63,2	<b>100</b>
<b>LU</b>	31,0	69,0	<b>100</b>	19,2	80,8	<b>100</b>	12,2	87,8	<b>100</b>
<b>LV</b>	57,5	42,5	<b>100</b>	44,0	56,0	<b>100</b>	40,1	59,9	<b>100</b>
<b>NL</b>	12,0	88,0	<b>100</b>	9,7	90,3	<b>100</b>	8,2	91,8	<b>100</b>
<b>PL</b>	39,7	60,3	<b>100</b>	37,6	62,4	<b>100</b>	31,2	68,8	<b>100</b>
<b>PT</b>	45,7	54,3	<b>100</b>	38,3	61,7	<b>100</b>	22,0	78,0	<b>100</b>
<b>RO <sup>(2)</sup></b>	41,0	59,0	<b>100</b>	32,2	67,8	<b>100</b>	34,0	66,0	<b>100</b>
<b>SE</b>	27,6	72,4	<b>100</b>	16,7	83,3	<b>100</b>	13,7	86,3	<b>100</b>
<b>SI</b>	46,5	53,5	<b>100</b>	38,7	61,3	<b>100</b>	26,8	73,2	<b>100</b>
<b>SK</b>	50,7	49,3	<b>100</b>	36,4	63,6	<b>100</b>	29,4	70,6	<b>100</b>
<b>UK</b>	27,9	72,1	<b>100</b>	17,2	82,9	<b>100</b>	7,5	92,5	<b>100</b>
<b>EU</b>	30,2	69,8	<b>100</b>	23,7	76,3	<b>100</b>	16,6	83,4	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.<sup>(2)</sup>: Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.**Data source:** EU-SILC 2007



**Table 107: Health services. Difficulty/Facility by age group, 2007. Full sample**  
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Age 16-64														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	3,8	17,2	46,3	32,6	100	2,6	14,5	46,4	36,5	100	2,9	15,0	46,4	35,8	100
BE	4,0	10,3	51,1	34,7	100	2,2	6,9	51,8	39,1	100	2,5	7,5	51,7	38,3	100
BG	16,2	26,7	36,9	20,2	100	8,1	17,2	39,9	34,8	100	8,3	17,4	39,9	34,5	100
CY	5,1	16,5	63,6	14,8	100	3,1	11,8	62,8	22,3	100	3,4	12,5	62,9	21,2	100
CZ	4,0	21,3	54,6	20,2	100	2,6	15,8	58,9	22,7	100	2,8	16,7	58,3	22,3	100
DE	2,6	11,7	46,9	38,7	100	1,3	8,9	44,7	45,1	100	1,6	9,5	45,2	43,6	100
DK	5,5	18,8	43,9	31,8	100	2,6	17,9	47,9	31,7	100	3,0	18,0	47,3	31,7	100
EE	6,4	25,3	53,2	15,1	100	3,0	18,0	64,9	14,1	100	3,8	19,7	62,1	14,3	100
EL	11,7	22,6	42,3	23,4	100	5,7	16,3	48,5	29,4	100	6,3	16,9	47,9	28,8	100
ES	4,1	17,9	62,1	15,9	100	2,7	14,0	64,8	18,5	100	3,0	14,7	64,3	18,0	100
FI	4,6	16,1	53,8	25,6	100	2,6	11,0	55,2	31,3	100	3,1	12,3	54,8	29,8	100
FR	1,4	4,7	37,7	56,2	100	1,2	4,5	37,7	56,7	100	1,2	4,5	37,7	56,6	100
HU	3,1	15,7	56,3	24,8	100	3,1	12,5	56,5	27,9	100	3,1	13,2	56,5	27,2	100
IE	4,7	15,0	50,3	30,0	100	3,1	11,9	49,8	35,3	100	3,4	12,3	49,8	34,5	100
IT	9,3	26,1	54,0	10,6	100	6,1	23,8	57,1	13,0	100	6,6	24,1	56,6	12,7	100
LT	5,4	30,9	53,8	9,9	100	2,8	22,6	60,2	14,4	100	3,3	24,0	59,1	13,6	100
LU	2,4	9,5	38,8	49,4	100	1,1	8,1	41,6	49,3	100	1,3	8,3	41,1	49,3	100
LV	11,1	27,7	52,4	8,8	100	4,9	25,8	58,7	10,6	100	6,3	26,3	57,3	10,2	100
NL	3,1	9,8	39,3	47,8	100	1,4	7,6	38,8	52,2	100	1,7	8,0	38,9	51,4	100
PL	5,8	25,9	48,3	20,1	100	3,9	21,8	52,4	21,9	100	4,2	22,5	51,7	21,6	100
PT	8,5	26,3	55,1	10,1	100	5,5	19,4	61,5	13,7	100	6,0	20,7	60,3	13,0	100
RO <sup>1</sup>	0,6	30,8	68,6	0,0	100	0,8	28,1	71,1	0,0	100	0,8	28,4	70,9	0,0	100
SE	4,7	16,9	57,3	21,2	100	2,3	13,0	57,3	27,5	100	2,7	13,7	57,3	26,4	100
SI	4,9	24,6	53,3	17,3	100	2,1	18,6	59,9	19,5	100	2,7	19,8	58,5	19,0	100
SK	5,9	25,8	48,5	19,8	100	3,9	23,0	49,5	23,7	100	4,3	23,5	49,3	22,9	100
UK	1,4	7,5	44,2	46,9	100	0,7	3,9	40,8	54,6	100	0,8	4,5	41,3	53,4	100
EU	4,0	15,9	49,4	30,6	100	2,7	13,5	50,3	33,6	100	2,9	13,9	50,1	33,1	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007

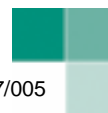
**Table 108: Health services. Difficulty/Facility by age group, 2007. Full sample**  
 Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

	Age 65+														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	10,6	22,4	44,0	23,0	100	3,7	15,2	47,0	34,1	100	7,7	19,4	45,3	27,6	100
BE	5,8	11,1	54,8	28,2	100	2,8	9,5	55,7	32,0	100	4,2	10,2	55,3	30,3	100
BG	18,0	21,2	33,1	27,7	100	10,6	20,0	39,1	30,3	100	11,6	20,2	38,3	30,0	100
CY	17,6	26,0	47,3	9,1	100	8,4	22,0	56,0	13,6	100	13,3	24,2	51,4	11,2	100
CZ	7,1	26,3	51,4	15,3	100	2,4	17,9	58,3	21,4	100	4,7	22,0	55,0	18,4	100
DE	1,9	13,3	48,0	36,8	100	1,0	7,0	45,6	46,5	100	1,5	10,5	46,9	41,2	100
DK	8,1	21,4	50,2	20,4	100	3,6	19,2	48,5	28,7	100	4,7	19,7	48,9	26,7	100
EE	8,4	26,6	55,1	9,9	100	2,4	17,0	66,8	13,8	100	6,9	24,2	58,1	10,9	100
EL	14,3	24,5	40,3	20,9	100	8,8	21,3	45,8	24,2	100	11,3	22,8	43,3	22,7	100
ES	6,9	24,1	53,0	16,1	100	3,1	18,6	61,9	16,5	100	4,9	21,2	57,6	16,3	100
FI	9,7	19,7	55,0	15,6	100	2,3	10,5	62,0	25,3	100	6,3	15,4	58,3	20,0	100
FR	0,8	5,5	37,6	56,1	100	0,7	2,8	36,0	60,5	100	0,8	4,2	36,8	58,2	100
HU	3,2	15,4	57,1	24,4	100	2,2	11,4	58,4	28,0	100	2,9	13,9	57,5	25,7	100
IE	11,3	21,0	46,7	21,0	100	5,9	17,5	48,5	28,2	100	8,2	19,0	47,7	25,1	100
IT	10,0	28,6	50,7	10,7	100	5,7	22,0	57,2	15,2	100	8,3	25,9	53,4	12,5	100
LT	9,2	41,0	44,0	5,9	100	5,5	31,3	54,9	8,4	100	7,9	37,6	47,8	6,7	100
LU	7,7	15,4	40,9	35,9	100	2,5	9,7	42,8	45,1	100	4,8	12,3	41,9	41,0	100
LV	17,2	31,8	46,4	4,7	100	6,1	34,0	52,6	7,3	100	13,7	32,5	48,3	5,5	100
NL	2,6	8,0	40,6	48,8	100	1,4	6,8	33,9	58,0	100	1,8	7,2	36,3	54,6	100
PL	9,4	29,1	45,5	16,1	100	4,7	26,5	50,6	18,2	100	7,4	28,0	47,6	16,9	100
PT	9,7	32,2	50,3	7,8	100	4,9	17,1	64,2	13,8	100	8,0	27,0	55,2	9,9	100
RO <sup>1</sup>	0,8	35,3	63,9	0,0	100	1,0	33,0	66,0	0,0	100	0,9	34,1	65,0	0,0	100
SE	2,3	18,8	56,0	22,9	100	2,4	11,3	61,6	24,7	100	2,4	13,6	59,9	24,2	100
SI	9,8	31,9	44,2	14,1	100	4,8	22,1	53,4	19,8	100	7,1	26,5	49,2	17,2	100
SK	11,2	32,0	42,5	14,3	100	5,5	23,9	51,0	19,6	100	9,7	29,8	44,8	15,8	100
UK	7,5	14,5	45,3	32,8	100	1,4	6,1	46,3	46,2	100	3,9	9,5	45,9	40,8	100
EU	6,0	20,1	48,0	25,9	100	2,9	13,7	49,9	33,5	100	4,5	17,0	48,9	29,6	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.

Data source: EU-SILC 2007



### 3.6.4 Data source

EU-SILC UDB 2007 – version 1 of August 2011

### 3.6.5 Methodology

In 2007, the EU-SILC survey was supplemented with an ad hoc module on housing conditions.<sup>26</sup> The variable MH130 covers accessibility of primary health care services. Primary health care services cover general practitioner, primary health centre and a casualty department or similar where first-aid treatment could be received.

The respondent may choose one of the following four degrees: 1. with great difficulty, 2. with some difficulty, 3. easily and 4. very easily.

The respondent should give an answer for the household as a whole. If the respondent doesn't use a service but other household member(s) do, the respondent should assess the accessibility according to this (these) other household member(s).

Eurostat notes that if one member of the household has a disability and can hardly access a service (which he needs as an individual) and he/she lives alone or the household has no resource available to provide him/her support, or it really represents a burden for the household, in this case the access to the service would be considered difficult for the household.

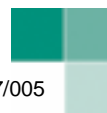
There is a high rate of non-response (because the services are not used by household) in Portugal (33% both for respondents and full sample). The rate is 36% for persons with disabilities and 31% for persons without disabilities. Consequently, the response rate is not independent from disability. Econometric analysis confirms the hypothesis that people with severe disabilities have a higher probability to report 'no use of health care services'. Similarly, persons at risk of poverty have more chances to report "no use of health care services". The data for Portugal might underestimate the results for persons with severe disabilities. But this is only true for Portuguese data.

The rate of non-response (because the services are not used by household) is 1,8% (1,9% for respondents) at the EU level. Further analysis indicates that severe disability does not influence the response rate of "no use of health care services" at the EU level. Persons at risk of poverty have also higher chances to report "no use of health care services". The existence of a moderate disability affects this rate but in the sense of intensive use of health care services. However, its impact is small.

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for

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<sup>26</sup> Eurostat: "EU-SILC Module 2007 on housing conditions", Eurostat, Directorate F: Social and information society statistics, Unit F-3: Living conditions and social protection.



selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040). Also, we have used the age at the time of the interview.

### **3.6.6 Notes**

The values taken by accessibility (availability/reachability) refer to the household, although the needs of persons with disabilities being members of this household are taken into account. As the value is established for the household, we assign the same value to all members of the household. Consequently, gender differences might be underestimated. In order to reduce this bias, we present also estimates covering only respondents.

The data do not take into account the type of disability. They represent an average for all persons with disabilities. We know that the implications and the relation with the environment is not the same for all types of disability. This means that for certain types of disability, the estimates might underestimate seriously difficulties encountered by certain categories.

The data for Portugal might underestimate the results for persons with disabilities.

## **3.7 HOUSING AND COMPULSORY SCHOOL**

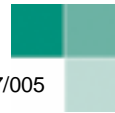
### **3.7.1 Relevance to EU policy / Strategy**

The EU strategy for the period 2010-2020 is a comprehensive framework committing the Commission to empowerment of people with disabilities to enjoy their full rights, and to removing everyday barriers in life.

The following presents the results of an EU-SILC survey on housing conditions.

The EU-SILC 2007 ad hoc module on housing conditions provides an indicator concerning the accessibility (availability/reachability) of public schools. The survey guidelines indicate that “for compulsory school, the accessibility is assessed in relation to the school actually attended by the children of the household. If more than one child in the household is in compulsory school, the respondent should refer to the one with the most difficulty. This variable only concerns children whose age corresponds to the compulsory school attendance in the country and not to the other children even if the majority of them go to school”.

It is important to note that this indicator concerns the household, although it takes into account the needs of persons with disabilities.



### 3.7.2 Headline findings

A serious limitation of this indicator lies in the fact that disability refers to the interviewed parent and not to the disabled child. The survey does not collect information on the disability status of persons aged less than 16 years.

Also, parents with disabilities do not have necessarily children with disabilities. Similarly, parents without disabilities might have children with disabilities. The survey reports the disability status of persons aged 16 or more.

In the following accessibility does not refer only to disability related issues. Distance between home and school might be a problem for all households.

The following figure says that parents with disabilities having children in compulsory school experience more difficulties to access schools.

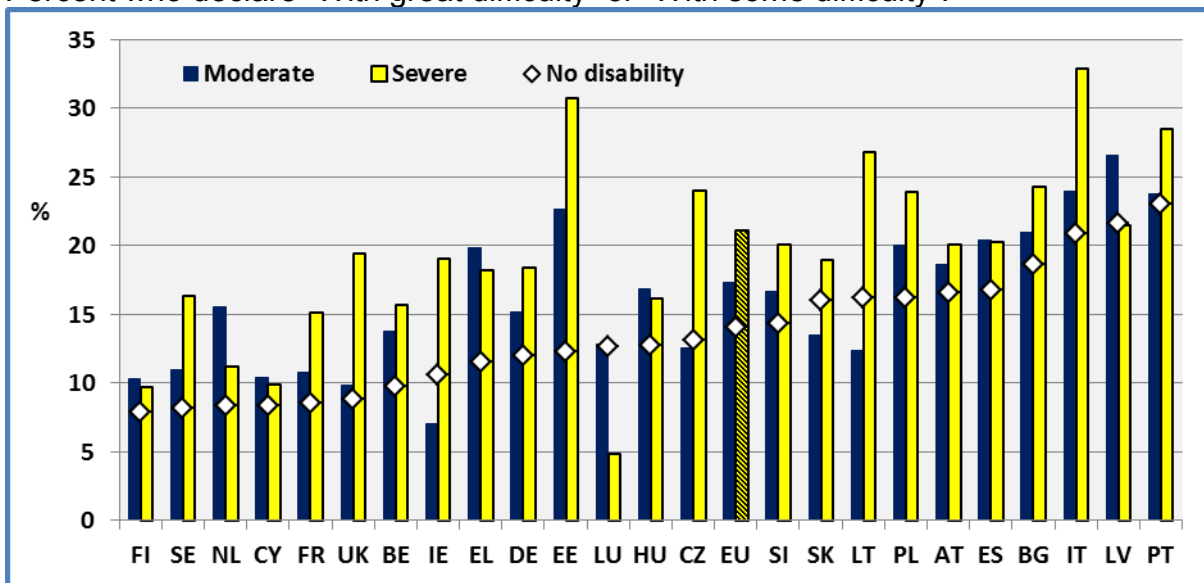
About 21% of parents with severe disabilities report difficulty to access school. The equivalent percentage for parents without disabilities is 14%.

**Figure 109: Housing and compulsory school.** The data cover only respondents. **Percent of persons declaring difficult access of compulsory school. Age: 16 +, 2007.**

Difficulty is assessed in relation to the school actually attended by the children of the household.

Disability status does not refer to the child but to the interviewed parent.

Percent who declare “With great difficulty” or “With some difficulty”.



**Severe:** The number of respondents with severe disabilities is small (less than 100 persons in most countries)

**Data source:** EU-SILC 2007

We can distinguish different groups of countries depending on the reported rate. However, given the limited number of observations the indicators have a limited value.

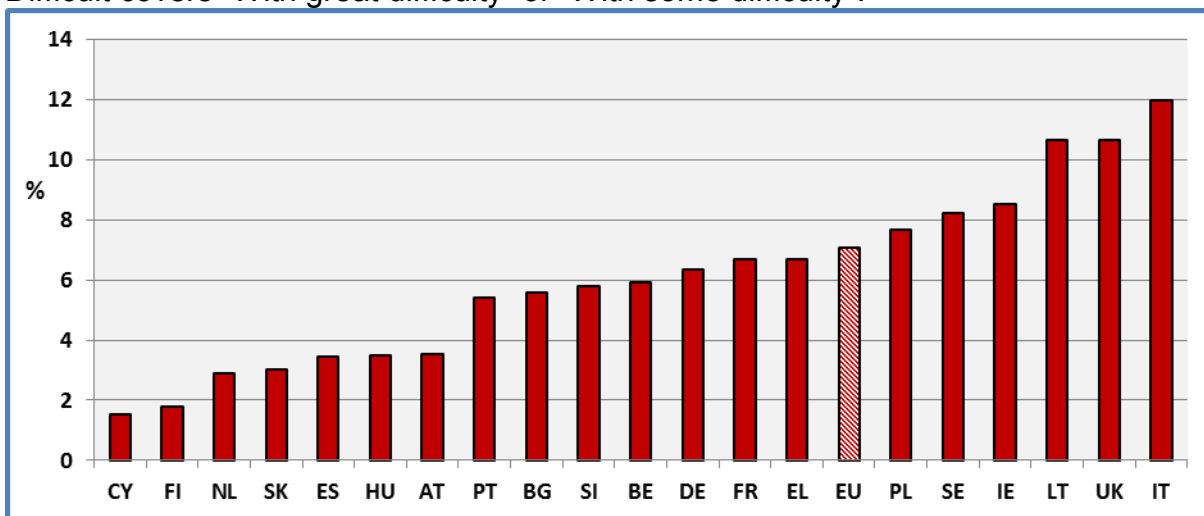
**Figure 110: Housing and compulsory school.** The data cover only respondents. **Disadvantage of persons with severe disabilities concerning compulsory school.**

Difficulty is assessed in relation to the school actually attended by the children of the household.

Disability status does not refer to the child but to the interviewed parent.

Disadvantage = Percent of persons with severe disabilities declaring difficult access – Percent of persons without disabilities declaring difficult access. Age: 16 +, 2007.

Difficult covers “With great difficulty” or “With some difficulty”.



**Note:** Luxembourg and countries with less than 50 respondents with severe disabilities were deleted.

**Data source:** EU-SILC 2007

The number of respondents by gender is very small in the majority of countries. Consequently, the reported estimates cannot be exploited further.

### 3.7.3 Data

**Table 109: Compulsory school. Age 16 +, 2007. Only respondents**

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

The table has an indicative value. Disability does not refer to the child but to the interviewed parent.

Difficulty is assessed in relation to the school actually attended by the children of the household.

	Severe			Moderate			No disability		
	1	2	T	1	2	T	1	2	T
<b>AT</b>	20,1	79,9	<b>100</b>	18,6	81,4	<b>100</b>	16,5	83,5	<b>100</b>
<b>BE</b>	15,7	84,3	<b>100</b>	13,8	86,2	<b>100</b>	9,7	90,3	<b>100</b>
<b>BG</b>	24,2	75,8	<b>100</b>	20,9	79,1	<b>100</b>	18,6	81,4	<b>100</b>
<b>CY</b>	9,9	90,1	<b>100</b>	10,4	89,6	<b>100</b>	8,4	91,6	<b>100</b>
<b>CZ</b>	24,0	76,1	<b>100</b>	12,6	87,4	<b>100</b>	13,1	86,9	<b>100</b>
<b>DE</b>	18,3	81,7	<b>100</b>	15,2	84,8	<b>100</b>	12,0	88,0	<b>100</b>
<b>DK <sup>(1)</sup></b>				13,0	87,0	<b>100</b>	9,6	90,4	<b>100</b>
<b>EE</b>	30,7	69,3	<b>100</b>	22,6	77,4	<b>100</b>	12,3	87,7	<b>100</b>
<b>EL</b>	18,2	81,8	<b>100</b>	19,9	80,1	<b>100</b>	11,5	88,5	<b>100</b>
<b>ES</b>	20,2	79,8	<b>100</b>	20,4	79,6	<b>100</b>	16,8	83,2	<b>100</b>
<b>FI</b>	9,7	90,3	<b>100</b>	10,4	89,7	<b>100</b>	7,9	92,1	<b>100</b>
<b>FR</b>	15,2	84,8	<b>100</b>	10,8	89,2	<b>100</b>	8,5	91,5	<b>100</b>
<b>HU</b>	16,2	83,8	<b>100</b>	16,9	83,1	<b>100</b>	12,7	87,3	<b>100</b>
<b>IE</b>	19,1	80,9	<b>100</b>	7,1	92,9	<b>100</b>	10,6	89,5	<b>100</b>
<b>IT</b>	32,9	67,2	<b>100</b>	24,0	76,0	<b>100</b>	20,9	79,1	<b>100</b>
<b>LT</b>	26,8	73,2	<b>100</b>	12,4	87,6	<b>100</b>	16,2	83,8	<b>100</b>
<b>LU</b>	4,9	95,1	<b>100</b>	12,8	87,2	<b>100</b>	12,7	87,3	<b>100</b>
<b>LV</b>	21,5	78,5	<b>100</b>	26,6	73,4	<b>100</b>	21,6	78,4	<b>100</b>
<b>NL</b>	11,2	88,8	<b>100</b>	15,5	84,5	<b>100</b>	8,3	91,7	<b>100</b>
<b>PL</b>	23,9	76,1	<b>100</b>	20,1	80,0	<b>100</b>	16,2	83,8	<b>100</b>
<b>PT</b>	28,5	71,6	<b>100</b>	23,8	76,2	<b>100</b>	23,1	77,0	<b>100</b>
<b>RO <sup>(2)</sup></b>	23,9	76,2	<b>100</b>	20,9	79,1	<b>100</b>	17,6	82,4	<b>100</b>
<b>SE</b>	16,4	83,7	<b>100</b>	11,0	89,0	<b>100</b>	8,1	91,9	<b>100</b>
<b>SI</b>	20,1	79,9	<b>100</b>	16,7	83,3	<b>100</b>	14,3	85,7	<b>100</b>
<b>SK</b>	19,0	81,0	<b>100</b>	13,5	86,5	<b>100</b>	16,0	84,0	<b>100</b>
<b>UK</b>	19,5	80,6	<b>100</b>	9,8	90,2	<b>100</b>	8,8	91,2	<b>100</b>
<b>EU</b>	21,1	78,9	<b>100</b>	17,3	82,7	<b>100</b>	14,0	86,0	<b>100</b>

<sup>(1)</sup>: Denmark distinguishes only two categories.





(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007

**Table 110: Compulsory school. Age 16 +, 2007. Full sample**

The table has an indicative value. Disability does not refer to the child but to the interviewed parent

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4.

Very easily

Difficulty is assessed in relation to the school actually attended by the children of the household.

	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	5,0	17,2	53,1	24,6	100	2,3	14,2	53,4	30,1	100	2,7	14,7	53,4	29,3	100
BE	5,3	8,7	55,3	30,7	100	2,1	8,5	52,2	37,2	100	2,7	8,5	52,8	36,0	100
BG	13,0	11,2	49,4	26,5	100	7,1	13,0	42,1	37,8	100	7,3	12,9	42,4	37,4	100
CY	2,0	7,9	67,7	22,4	100	1,2	7,6	63,3	27,9	100	1,3	7,7	63,8	27,2	100
CZ	4,9	13,0	52,3	29,9	100	1,3	11,8	55,8	31,2	100	1,7	11,9	55,4	31,1	100
DE	3,2	14,8	48,7	33,3	100	1,8	12,1	47,6	38,6	100	2,1	12,8	47,9	37,3	100
DK	1,9	14,1	41,6	42,4	100	1,9	8,7	44,5	44,9	100	1,9	9,4	44,1	44,6	100
EE	2,4	19,3	59,9	18,4	100	1,4	12,4	66,9	19,4	100	1,6	13,8	65,5	19,2	100
EL	12,2	12,2	39,4	36,3	100	3,8	8,1	48,2	39,9	100	5,0	8,7	47,0	39,4	100
ES	3,6	18,5	60,1	17,9	100	2,7	14,4	65,3	17,6	100	2,9	15,0	64,5	17,7	100
FI	0,4	9,4	52,1	38,1	100	1,5	6,7	52,5	39,3	100	1,2	7,4	52,4	39,1	100
FR	3,2	7,9	36,1	52,8	100	3,2	6,4	36,9	53,5	100	3,2	6,6	36,8	53,4	100
HU	5,6	10,7	49,4	34,3	100	3,4	10,1	49,8	36,7	100	3,7	10,2	49,8	36,3	100
IE	2,8	8,6	59,1	29,5	100	1,6	9,0	55,3	34,1	100	1,8	9,0	55,7	33,5	100
IT	8,2	16,2	62,5	13,2	100	5,1	17,0	61,0	17,0	100	5,6	16,8	61,2	16,4	100
LT	1,4	16,7	63,5	18,4	100	1,0	15,2	62,4	21,4	100	1,0	15,4	62,6	21,0	100
LU	2,6	11,3	42,9	43,1	100	2,5	10,0	45,9	41,6	100	2,5	10,2	45,5	41,8	100
LV	4,6	23,2	64,9	7,4	100	3,0	21,7	66,4	9,0	100	3,4	22,0	66,0	8,6	100
NL	5,0	9,9	32,6	52,6	100	1,8	6,6	35,9	55,7	100	2,3	7,0	35,5	55,3	100
PL	4,3	18,7	54,9	22,1	100	3,3	14,4	57,1	25,3	100	3,5	15,1	56,7	24,8	100
PT	7,9	21,6	60,0	10,6	100	4,7	19,6	64,2	11,6	100	5,3	19,9	63,4	11,4	100
RO <sup>1</sup>	1,5	19,5	79,0	0,0	100	0,8	16,8	82,4	0,0	100	0,9	17,3	81,8	0,0	100
SE	0,9	12,1	48,4	38,7	100	2,0	6,2	47,0	44,8	100	1,8	7,0	47,2	43,9	100
SI	3,0	15,6	58,2	23,1	100	1,9	12,9	60,5	24,7	100	2,1	13,4	60,1	24,4	100
SK	3,6	12,4	56,0	27,9	100	2,7	13,9	54,5	29,0	100	2,8	13,6	54,7	28,8	100
UK	1,4	11,8	40,4	46,4	100	1,5	8,1	39,0	51,5	100	1,4	8,5	39,2	50,9	100
EU	4,1	15,3	54,6	26,0	100	2,7	12,7	54,5	30,1	100	2,9	13,2	54,5	29,4	100

\*: Total excludes people for which we do not possess information on disability status.

<sup>1</sup>:Romanian data are not comparable with other countries.

**Note:** The table has an indicative value. Disability does not refer to the child but to the interviewed parent.

**Data source:** EU-SILC 2007

**Table 111: Compulsory school. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents\***

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

The table has an indicative value. Disability does not refer to the child but to the interviewed parent.

Difficulty is assessed in relation to the school actually attended by the children of the household.

	<b>FEMALES</b>								
	<b>Severe</b>			<b>Moderate</b>			<b>No disability</b>		
	<b>1</b>	<b>2</b>	<b>T</b>	<b>1</b>	<b>2</b>	<b>T</b>	<b>1</b>	<b>2</b>	<b>T</b>
<b>AT</b>	15,7	84,3	<b>100</b>	20,2	79,8	<b>100</b>	17,2	82,8	<b>100</b>
<b>BE</b>	12,2	87,8	<b>100</b>	16,4	83,6	<b>100</b>	9,3	90,7	<b>100</b>
<b>BG</b>	27,2	72,8	<b>100</b>	41,2	58,8	<b>100</b>	18,3	81,7	<b>100</b>
<b>CY</b>	7,8	92,2	<b>100</b>	23,0	77,0	<b>100</b>	7,7	92,4	<b>100</b>
<b>CZ</b>	9,4	90,7	<b>100</b>	12,6	87,5	<b>100</b>	13,7	86,4	<b>100</b>
<b>DE</b>	17,0	83,0	<b>100</b>	14,9	85,1	<b>100</b>	12,4	87,6	<b>100</b>
<b>DK <sup>(1)</sup></b>				10,5	89,5	<b>100</b>	10,9	89,1	<b>100</b>
<b>EE</b>	29,5	70,5	<b>100</b>	19,8	80,2	<b>100</b>	12,5	87,5	<b>100</b>
<b>EL</b>	17,6	82,4	<b>100</b>	18,5	81,6	<b>100</b>	11,4	88,6	<b>100</b>
<b>ES</b>	22,3	77,7	<b>100</b>	19,1	80,9	<b>100</b>	16,7	83,3	<b>100</b>
<b>FI</b>	14,3	85,7	<b>100</b>	8,7	91,4	<b>100</b>	8,6	91,4	<b>100</b>
<b>FR</b>	11,5	88,5	<b>100</b>	12,4	87,6	<b>100</b>	8,9	91,1	<b>100</b>
<b>HU</b>	14,5	85,5	<b>100</b>	17,4	82,6	<b>100</b>	12,8	87,2	<b>100</b>
<b>IE</b>	17,7	82,3	<b>100</b>	8,7	91,4	<b>100</b>	9,7	90,3	<b>100</b>
<b>IT</b>	36,4	63,6	<b>100</b>	23,5	76,5	<b>100</b>	21,2	78,8	<b>100</b>
<b>LT</b>	29,0	71,0	<b>100</b>	13,9	86,1	<b>100</b>	16,3	83,7	<b>100</b>
<b>LU</b>	0,2	99,8	<b>100</b>	18,4	81,6	<b>100</b>	12,8	87,2	<b>100</b>
<b>LV</b>	21,8	78,3	<b>100</b>	26,6	73,5	<b>100</b>	19,4	80,6	<b>100</b>
<b>NL</b>	10,8	89,2	<b>100</b>	16,2	83,8	<b>100</b>	9,3	90,7	<b>100</b>
<b>PL</b>	29,6	70,5	<b>100</b>	20,2	79,9	<b>100</b>	16,3	83,7	<b>100</b>
<b>PT</b>	20,7	79,3	<b>100</b>	24,3	75,7	<b>100</b>	22,2	77,8	<b>100</b>
<b>RO <sup>(2)</sup></b>	22,3	77,7	<b>100</b>	19,8	80,2	<b>100</b>	17,0	83,0	<b>100</b>
<b>SE</b>	18,7	81,3	<b>100</b>	8,8	91,2	<b>100</b>	8,6	91,4	<b>100</b>
<b>SI</b>	24,0	76,0	<b>100</b>	17,0	83,0	<b>100</b>	15,1	84,9	<b>100</b>
<b>SK</b>	21,0	79,0	<b>100</b>	13,4	86,6	<b>100</b>	15,5	84,5	<b>100</b>
<b>UK</b>	22,0	78,0	<b>100</b>	9,5	90,5	<b>100</b>	10,0	90,0	<b>100</b>
<b>EU</b>	21,0	79,0	<b>100</b>	17,1	82,9	<b>100</b>	14,2	85,8	<b>100</b>

\*: The number of observations is very small and the estimates have a limited value, notably for persons with severe disabilities.

(1): Denmark distinguishes only two categories.



(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007

**Table 112: Compulsory school. Difficulty/Facility by gender. Age 16 +, 2007. Only respondents\***

Percent who declare: 1. With great difficulty or with some difficulty, 2. Easily or very easily

The table has an indicative value. Disability does not refer to the child but to the interviewed parent.

Difficulty is assessed in relation to the school actually attended by the children of the household.

	<b>MALES</b>								
	<b>Severe</b>			<b>Moderate</b>			<b>No disability</b>		
	<b>1</b>	<b>2</b>	<b>T</b>	<b>1</b>	<b>2</b>	<b>T</b>	<b>1</b>	<b>2</b>	<b>T</b>
<b>AT</b>	24,3	75,7	<b>100</b>	16,8	83,2	<b>100</b>	15,7	84,3	<b>100</b>
<b>BE</b>	19,3	80,7	<b>100</b>	11,0	89,0	<b>100</b>	10,0	90,0	<b>100</b>
<b>BG</b>	22,2	77,8	<b>100</b>	3,7	96,3	<b>100</b>	19,1	80,9	<b>100</b>
<b>CY</b>	11,6	88,4	<b>100</b>	4,1	95,9	<b>100</b>	8,8	91,2	<b>100</b>
<b>CZ</b>	42,0	58,0	<b>100</b>	12,6	87,4	<b>100</b>	12,1	87,9	<b>100</b>
<b>DE</b>	19,8	80,2	<b>100</b>	15,6	84,5	<b>100</b>	11,5	88,5	<b>100</b>
<b>DK <sup>(1)</sup></b>				17,3	82,7	<b>100</b>	8,3	91,7	<b>100</b>
<b>EE</b>	33,7	66,3	<b>100</b>	28,6	71,4	<b>100</b>	11,9	88,1	<b>100</b>
<b>EL</b>	18,6	81,4	<b>100</b>	21,2	78,8	<b>100</b>	11,6	88,5	<b>100</b>
<b>ES</b>	15,8	84,2	<b>100</b>	23,4	76,6	<b>100</b>	16,9	83,1	<b>100</b>
<b>FI</b>	2,9	97,1	<b>100</b>	12,5	87,5	<b>100</b>	7,1	92,9	<b>100</b>
<b>FR</b>	22,1	77,9	<b>100</b>	8,1	91,9	<b>100</b>	7,7	92,3	<b>100</b>
<b>HU</b>	22,8	77,2	<b>100</b>	15,1	84,9	<b>100</b>	12,2	87,8	<b>100</b>
<b>IE</b>	25,0	75,0	<b>100</b>	0,4	99,6	<b>100</b>	12,7	87,3	<b>100</b>
<b>IT</b>	28,8	71,2	<b>100</b>	24,5	75,5	<b>100</b>	20,5	79,5	<b>100</b>
<b>LT</b>	8,9	91,1	<b>100</b>	7,0	93,0	<b>100</b>	15,6	84,4	<b>100</b>
<b>LU</b>	8,2	91,8	<b>100</b>	4,2	95,8	<b>100</b>	12,4	87,6	<b>100</b>
<b>LV</b>	18,0	82,0	<b>100</b>	26,6	73,4	<b>100</b>	31,1	68,9	<b>100</b>
<b>NL</b>	12,0	88,0	<b>100</b>	12,2	87,8	<b>100</b>	6,6	93,4	<b>100</b>
<b>PL</b>	14,3	85,8	<b>100</b>	19,8	80,2	<b>100</b>	15,9	84,1	<b>100</b>
<b>PT</b>	33,5	66,5	<b>100</b>	23,4	76,6	<b>100</b>	23,4	76,6	<b>100</b>
<b>RO <sup>(2)</sup></b>	25,5	74,5	<b>100</b>	22,3	77,7	<b>100</b>	18,0	82,0	<b>100</b>
<b>SE</b>	12,8	87,2	<b>100</b>	13,8	86,2	<b>100</b>	7,7	92,3	<b>100</b>
<b>SI</b>	14,2	85,8	<b>100</b>	16,2	83,8	<b>100</b>	12,9	87,1	<b>100</b>
<b>SK</b>	14,1	85,9	<b>100</b>	13,8	86,2	<b>100</b>	16,9	83,1	<b>100</b>
<b>UK</b>	16,6	83,5	<b>100</b>	10,1	89,9	<b>100</b>	8,2	91,8	<b>100</b>
<b>EU</b>	21,2	78,8	<b>100</b>	17,5	82,5	<b>100</b>	13,8	86,2	<b>100</b>

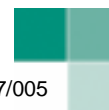
\*: The number of observations is very small and the estimates have a limited value, notably for persons with severe disabilities.

(1): Denmark distinguishes only two categories.



(2): Eurostat notes that the analysis of the questionnaires reveals that the wording of the question and the answers offered in Romania make these results incomparable with the other countries.

**Data source:** EU-SILC 2007

**Table 113: Compulsory school. Difficulty/Facility by gender. Age 16 +, 2007.****Full sample**

The table has an indicative value. Disability does not refer to the child but to the interviewed parent.

Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

Difficulty is assessed in relation to the school actually attended by the children of the household.

	Females														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	5,9	16,6	51,9	25,7	100	2,3	14,4	52,5	30,8	100	2,8	14,7	52,4	30,0	100
BE	5,6	8,9	54,3	31,2	100	2,2	8,5	52,6	36,7	100	2,9	8,6	53,0	35,5	100
BG	12,6	15,2	51,1	21,1	100	6,9	12,5	43,3	37,3	100	7,1	12,6	43,5	36,8	100
CY	2,3	10,8	63,9	23,0	100	1,2	7,1	63,3	28,4	100	1,3	7,5	63,4	27,8	100
CZ	3,1	15,4	51,8	29,7	100	1,4	11,2	55,6	31,8	100	1,5	11,6	55,2	31,6	100
DE	3,4	14,0	48,5	34,2	100	1,7	12,2	47,1	39,0	100	2,2	12,7	47,5	37,7	100
DK	0,0	13,2	40,9	45,9	100	1,9	10,0	42,7	45,4	100	1,6	10,5	42,4	45,5	100
EE	2,2	19,0	60,0	18,7	100	1,4	12,6	67,8	18,2	100	1,5	13,9	66,3	18,3	100
EL	10,5	14,1	42,2	33,2	100	3,7	7,3	48,5	40,5	100	4,7	8,4	47,5	39,4	100
ES	3,4	17,8	59,8	18,9	100	2,7	14,6	65,1	17,6	100	2,9	15,2	64,2	17,8	100
FI	0,0	9,4	53,0	37,6	100	2,0	7,0	50,1	40,9	100	1,6	7,5	50,8	40,1	100
FR	2,6	7,7	35,9	53,8	100	3,1	6,2	37,1	53,6	100	3,0	6,4	37,0	53,6	100
HU	6,2	10,6	49,0	34,2	100	3,4	10,0	50,0	36,7	100	3,8	10,1	49,8	36,3	100
IE	3,2	7,5	57,9	31,4	100	1,9	9,0	54,7	34,4	100	2,0	8,8	55,1	34,0	100
IT	8,2	16,6	62,1	13,1	100	5,1	17,0	60,5	17,4	100	5,7	16,9	60,8	16,6	100
LT	1,4	18,9	60,1	19,5	100	1,1	15,9	62,2	20,8	100	1,2	16,4	61,9	20,6	100
LU	4,3	9,4	37,2	49,2	100	2,5	10,2	47,6	39,7	100	2,7	10,1	46,3	40,9	100
LV	4,7	25,8	63,5	6,0	100	3,3	19,2	67,9	9,6	100	3,7	20,9	66,7	8,7	100
NL	5,8	11,4	32,8	50,1	100	2,3	6,6	36,0	55,1	100	2,8	7,4	35,5	54,3	100
PL	4,6	19,2	56,3	20,0	100	3,3	14,2	57,0	25,5	100	3,5	15,1	56,9	24,5	100
PT	7,5	21,0	59,5	12,1	100	4,9	20,4	63,6	11,1	100	5,4	20,5	62,8	11,3	100
RO <sup>1</sup>	1,5	18,8	79,7	0,0	100	0,8	16,7	82,5	0,0	100	0,9	17,1	81,9	0,0	100
SE	0,8	11,7	46,7	40,8	100	1,8	6,9	46,0	45,4	100	1,6	7,7	46,1	44,6	100
SI	3,5	17,4	54,7	24,4	100	1,7	13,7	60,5	24,2	100	2,0	14,3	59,5	24,2	100
SK	4,2	12,9	54,7	28,1	100	2,6	13,4	55,2	28,9	100	2,9	13,3	55,1	28,8	100
UK	1,4	12,3	43,7	42,7	100	1,5	8,5	38,7	51,2	100	1,5	9,0	39,3	50,2	100
EU	4,1	15,1	55,0	25,8	100	2,7	12,7	54,3	30,4	100	3,0	13,1	54,4	29,5	100

\*: Total excludes people for which we do not possess information on disability status.

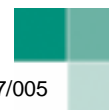
1: Romanian data are not comparable with other countries.



**Note:** The number of observations is relatively small as it covers only persons with children at compulsory school age.

**Data source:** EU-SILC 2007



**Table 114: Compulsory school. Difficulty/Facility by gender. Age 16 +, 2007.****Full sample**

The table has an indicative value. Disability does not refer to the child but to the interviewed parent.

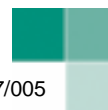
Percent who declare: 1. With great difficulty, 2. With some difficulty, 3. Easily and 4. Very easily

Difficulty is assessed in relation to the school actually attended by the children of the household.

	Males														
	Persons with disabilities					Persons without disabilities					Total*				
	1	2	3	4	T	1	2	3	4	T	1	2	3	4	T
AT	4,2	17,9	54,3	23,6	100	2,2	14,0	54,4	29,3	100	2,6	14,7	54,4	28,4	100
BE	4,9	8,5	56,6	30,0	100	2,1	8,5	51,8	37,7	100	2,5	8,5	52,6	36,5	100
BG	13,3	7,5	47,8	31,4	100	7,4	13,5	40,9	38,3	100	7,6	13,3	41,1	38,0	100
CY	1,7	5,3	71,0	22,0	100	1,2	8,2	63,2	27,4	100	1,3	7,8	64,3	26,6	100
CZ	7,4	9,6	52,9	30,1	100	1,2	12,4	55,9	30,5	100	1,8	12,2	55,6	30,4	100
DE	2,9	15,8	48,9	32,3	100	1,8	12,0	48,0	38,2	100	2,1	12,8	48,2	36,9	100
DK	5,1	15,5	42,9	36,5	100	2,0	7,4	46,3	44,4	100	2,3	8,2	45,9	43,7	100
EE	2,6	19,6	59,7	18,1	100	1,4	12,1	65,7	20,8	100	1,7	13,7	64,5	20,2	100
EL	14,1	9,8	36,0	40,1	100	3,9	8,9	47,9	39,3	100	5,2	9,0	46,4	39,4	100
ES	3,7	19,2	60,5	16,5	100	2,7	14,1	65,5	17,7	100	2,8	14,9	64,8	17,5	100
FI	0,8	9,5	51,0	38,8	100	0,8	6,5	55,2	37,5	100	0,8	7,1	54,3	37,8	100
FR	3,9	8,2	36,3	51,7	100	3,3	6,6	36,8	53,4	100	3,3	6,8	36,7	53,2	100
HU	4,9	10,8	50,0	34,4	100	3,5	10,2	49,6	36,7	100	3,7	10,3	49,7	36,4	100
IE	2,4	9,9	60,4	27,4	100	1,3	9,1	55,8	33,8	100	1,5	9,2	56,4	33,0	100
IT	8,1	15,8	63,0	13,2	100	5,0	17,0	61,4	16,6	100	5,5	16,8	61,7	16,1	100
LT	1,4	13,8	68,0	16,8	100	0,9	14,5	62,6	22,1	100	0,9	14,4	63,3	21,4	100
LU	1,3	13,0	47,8	37,9	100	2,5	9,8	44,1	43,7	100	2,3	10,3	44,7	42,8	100
LV	4,2	18,6	67,4	9,8	100	2,6	24,8	64,5	8,1	100	2,9	23,6	65,1	8,5	100
NL	3,6	7,2	32,3	57,0	100	1,4	6,4	35,8	56,4	100	1,6	6,5	35,4	56,5	100
PL	4,0	18,1	53,3	24,7	100	3,3	14,5	57,1	25,1	100	3,4	15,1	56,5	25,0	100
PT	8,4	22,2	60,6	8,9	100	4,5	18,8	64,7	12,1	100	5,1	19,4	64,0	11,5	100
RO <sup>1</sup>	1,5	20,6	77,9	0,0	100	0,8	16,9	82,3	0,0	100	0,9	17,5	81,6	0,0	100
SE	0,9	12,5	50,8	35,8	100	2,2	5,5	48,0	44,3	100	2,0	6,4	48,3	43,3	100
SI	2,5	13,7	61,9	21,9	100	2,0	12,1	60,6	25,3	100	2,1	12,4	60,8	24,7	100
SK	2,8	11,8	57,9	27,6	100	2,8	14,4	53,7	29,1	100	2,8	14,0	54,4	28,8	100
UK	1,5	11,1	35,4	52,1	100	1,4	7,5	39,3	51,8	100	1,4	7,9	39,0	51,8	100
EU	4,0	15,6	54,1	26,2	100	2,7	12,7	54,7	29,9	100	2,9	13,2	54,6	29,3	100

\*: Total excludes people for which we do not possess information on disability status.

1: Romanian data are not comparable with other countries.



**Note:** The number of observations is relatively small as it covers only persons with children at compulsory school age.

**Data source:** EU-SILC 2007

### 3.7.4 Data source

EU-SILC UDB 2007 – version 1 of August 2011

### 3.7.5 Methodology

In 2007, the EU-SILC survey was supplemented with an ad hoc module on housing conditions.<sup>27</sup> The variable MH140 covers accessibility of compulsory school.

The respondent may choose one of the following four degrees: 1. with great difficulty, 2. with some difficulty, 3. easily and 4. very easily.

The respondent should give an answer for the household as a whole. If the respondent doesn't use a service but other household member(s) do, the respondent should assess the accessibility according to this (these) other household member(s).

The survey guidelines indicate that “for compulsory school, the accessibility is assessed in relation to the school actually attended by the children of the household. If more than one child in the household is in compulsory school, the respondent should refer to the one with the most difficulty. This variable only concerns children whose age corresponds to the compulsory school attendance in the country and not to the other children even if the majority of them go to school”.

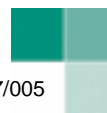
Eurostat notes that if one member of the household has a disability and can hardly access a service (which he needs as an individual) and he/she lives alone or the household has no resource available to provide him/her support, or it really represents a burden for the household, in this case the access to the service would be considered difficult for the household.

The survey guidelines note that “children aged from 16 to 18 must not be taken into account even if nearly all of them in the country attend the school”. This is important since the survey reports disability status for persons aged 16 or more.

There are a high number of persons who indicate that the household does not use this service. This refers to households with no children at compulsory school age. The EU average for respondents only is 63% but it ranges from 28% (Bulgaria) to 83% (Czech Republic). In Romania, this rate is zero and ought to be treated with caution. This reduces considerably the number of relevant persons in the sample, notably for persons with severe disabilities.

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<sup>27</sup> Eurostat: “EU-SILC Module 2007 on housing conditions”, Eurostat, Directorate F: Social and information society statistics, Unit F-3: Living conditions and social protection.



In the majority of countries, the number of respondents with a strong limitation is less than 100 persons. Consequently, the estimators for this group are weak.

Among the respondents, the rate of persons with disabilities declaring 'no use' of compulsory school services because of no children at compulsory school age is much higher compared to persons without disabilities. For persons with severe disabilities, this rate is 76% of respondents compared to 59% for respondents without disabilities.

For estimations distinguishing limited and not limited people in Denmark, Finland, Netherland, Sweden and Slovenia we have used personal cross sectional weights for selected persons (pb060). Otherwise, we have used personal cross sectional weights (pb040). Also, we have used the age at the time of the interview.

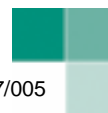
### **3.7.6 Notes**

The values taken by accessibility refer to the household, although the needs of persons with disabilities being members of this household are taken into account. As the value is established for the household, we assign the same value to all members of the household. Consequently, gender differences might be underestimated. In order to reduce this bias, we present also estimates covering only respondents.

The data do not take into account the type of disability. They represent an average for all persons with disabilities. We know that the implications and the relation with the environment is not the same for all types of disability. This means that for certain types of disability, the estimates might underestimate seriously difficulties encountered by certain categories (e.g. persons with mobility problems).

A serious limitation of this indicator lies in the fact that disability refers to the interviewed parent and not to the disabled child. The survey does not collect information on the disability status of persons aged less than 16 years.

The number of relevant observations (parents with children at compulsory school age) is small and the estimates are indicative. This is notably true when we distinguish degree of disability and gender.



## 4 PART IV: ECONOMETRIC ANALYSIS

### 4.1 FACTORS AFFECTING THE PREVALENCE OF DISABILITY

#### 4.1.1 The impact of socio-economic factors

Different factors may affect the prevalence of disability. Apart the standard characteristics like age, we study the impact of the following factors:

- education and lifestyle: low education might favour risky behaviours,
- social capital: isolation might reduce external resources and increase vulnerability,
- income effects: low income may increase stress, malnutrition and unmet medical needs.

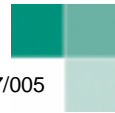
All these factors affect the vulnerability to chronic illness which in turn might lead to activity limitations. This process might take some time (one to three years) before to fully develop its impact. But in certain cases, the impact might be contemporaneous (e.g. lifestyles and accidents).

A very debatable issue is the relation between unemployment and (self-assessed) limitations. This is notably interesting in the current period of increasing unemployment rates.

Some authors argue that self-assessed disability might be distorted by what is called the justification bias. For some groups of people, there may be a social or economic incentive to misreport. Due to social pressures people unemployed or inactive might be pushed to misreport the extent of activity limitations in order to justify their condition. In previous reports, we analysed the evolution between 2008 and 2009. It indicated that there is no contemporaneous relation between the change of national unemployment rate and the change of disability prevalence for the age group 16-64 across countries.

In the following, we take the prevalence of disability as the endogenous variable. We try to identify the factors which affect this prevalence. We consider, notably, the following factors:

- Gender;
- Age;
- Educational level (a proxy for lifestyles);
- Marital status (a proxy for social capital);
- Origin;
- Urbanisation rate (proxy for the availability of accessible services);
- Relative income and financial poverty risk (proxies for income and poverty effects);



- Material deprivation (proxy for material living conditions);
- Housing tenure (proxy for wealth effects);
- Occupation (proxy for working conditions);
- Dummy variables (proxies for national specificities).

Several exogenous variables might be correlated. The most common case is the correlation between education and income. In this case, the model will not be able to distinguish with precision the specific impact of each variable. The standard errors of the estimated coefficients will be relatively high. Also, if we omit one variable, the remaining variable might play the role of a proxy for the missing variable and capture the impact of both variables.

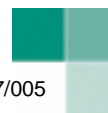
The question of causality direction concerning income and disability (and health in general) will be discussed below.

We run probit regressions where the endogenous variable is the binary variable disability (0: not limited and 1: limited). The explanatory (exogenous) variables are specified as follows:

- Gender: Men – Women
- Age: In years (including squared age)
- Education: Highest level attained: Tertiary, Upper secondary or Lower secondary
- Marital status: Persons never married, Married or Separated-Widowed-Divorced
- Origin: Born in the country or born in another country
- Urbanisation rate: Densely, intermediate or thinly populated areas
- Relative income: Equalised disposable income divided by the national average
- Financial poverty: Risk of financial poverty: People who are below the threshold of 60% of median disposable income (Europe 2020 indicator).
- Material deprivation: People who cannot afford at least four of the nine items (Europe 2020 indicator).
- Housing tenure: Owns or rents house
- Occupation: Nine ISCO occupations
- Dummy variables: Binary values (0/1) for national characteristics (25 EU plus IS and NO).

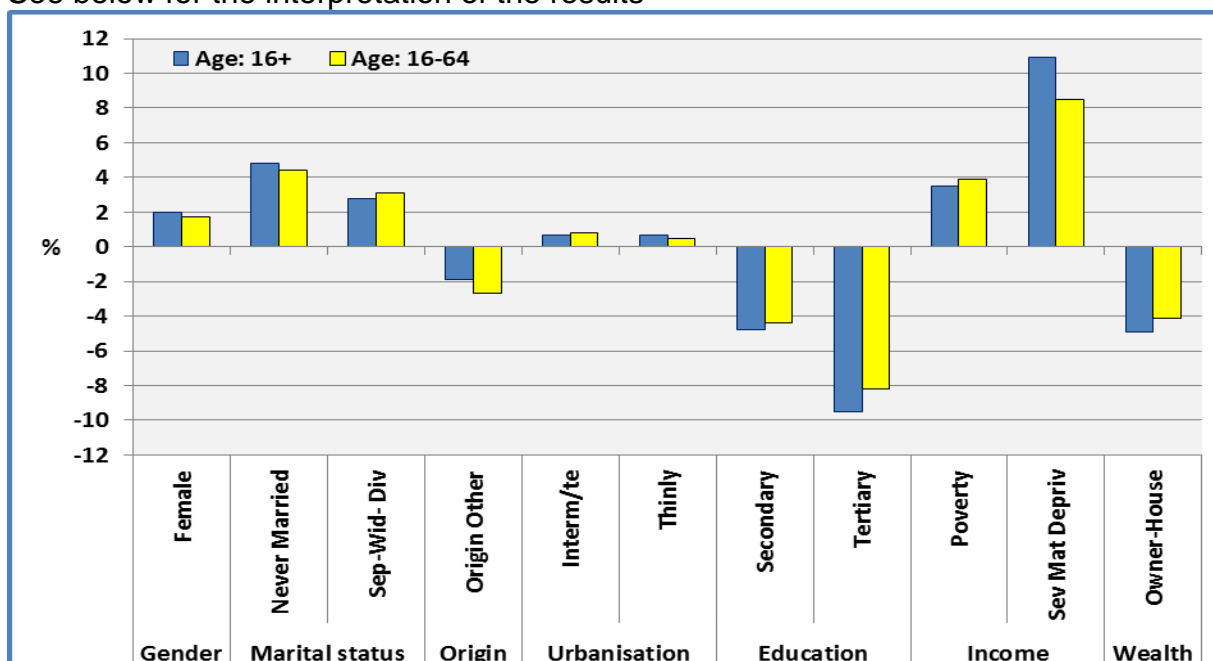
We have tested alternative measures concerning living conditions. They include 'Relative income', 'Financial poverty' and 'Material deprivation'.

We report below the results of the probit regression. The figure indicates the change (increase/decrease) of the probability to declare a limitation in comparison to a reference person.



**Figure 111: Change of the probability to declare a disability in comparison to a reference person.**

See below for the interpretation of the results



**Note:** All variables are significant at 5%. Dummy variables for countries are not reported here. The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (except for Age expressed in years).

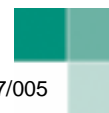
**Source of data:** EU-SILC cross-sectional 2010.

In the following, we present the interpretation of the previous graph for the age group 16 and over.

- **Gender:** Being female increases the probability to declare a limitation by about 2 percentage points in comparison to males (base for comparison).
- **Marital status:** Being 'never married' increases the probability to declare a limitation by 4,8 percentage points in comparison to a 'married' person (base for comparison).
- **Origin:** Being born in another country decreases the probability to declare a limitation by 1,9 percentage points in comparison to a person born in the country (base for comparison).
- **Urbanisation:** Living in an intermediate or thinly populated area increases the probability to declare a limitation by 0,7 percentage points in comparison to a person living in a densely populated area (base for comparison).
- **Tertiary:** Having a tertiary education decreases the probability to declare a limitation by about 9,5 percentage points in comparison to people with (at most) Lower secondary education (base for comparison).



- **Poverty:** Being under the threshold of financial poverty increases the probability to declare a limitation by about 3,5 percentage points in comparison to persons over the poverty threshold (base for comparison).
- **Material deprivation:** It increases the probability by about 10,9 percentage points to declare a limitation in comparison to persons characterised by non-material deprivation (base for comparison).
- **Wealth:** Being owner of its house decrease the probability to declare a limitation by 4,9 percentage points in comparison to people who rent their house (base for comparison).



**Table 115: Results of the estimation. The endogenous variable is disability (Limited=1)**

		Probit reporting change in probabilities					
		Disability is a binary variable (0 or 1)					
		16+			16-64		
<b>Age</b>							
<b>Observations</b>		364.368			283.359		
		Wald $\chi^2(37) = 26.001,5$			Wald $\chi^2(37) = 11.344,0$		
		Probabilit y* 1=100%	Std error	t	Probabili ty* 1=100%	Std error	t
<b>Age</b>	Age	0,007	0,000	17,0	0,008	0,001	13,9
	Age <sup>2</sup>	**0,000	0,000	4,8	0,000	0,000	-1,7
<b>Gender</b>	Female*	0,020	0,002	8,8	0,017	0,002	7,9
<b>Marital status</b>	Never Married*	0,048	0,004	12,7	0,044	0,003	13,5
	Separ-Widow- Div*	0,028	0,003	8,9	0,031	0,004	8,9
<b>Origin</b>	Origin Other*	-0,019	0,005	-3,9	-0,027	0,005	-5,5
<b>Urbanisatio n</b>	Intermediate area*	0,007	0,003	2,4	0,008	0,003	2,9
	Thinly area*	0,007	0,003	2,6	0,005	0,003	1,8
<b>Education</b>	Secondary education*	-0,048	0,003	-17,3	-0,044	0,003	- 16,0
	Tertiary education*	-0,095	0,003	-29,8	-0,082	0,003	- 27,6
<b>Income</b>	Poverty risk*	0,035	0,003	10,4	0,039	0,003	11,9
	Sever Mater Depriv*	0,109	0,005	24,2	0,085	0,005	19,7
<b>Wealth</b>	Owner-House*	-0,049	0,003	-14,7	-0,041	0,003	- 13,0
<b>Dummies for countries</b>		Not reported					
	Observed probability	0,244			0,170		
	Predicted probability	0,203			0,142		
	R <sup>2</sup>	0,18			0,11		

\*: The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (except Age expressed in years). The coefficients of the binary probit are change in probabilities.

\*\* : The coefficients is -0,000011.

**Source of data:** EU-SILC cross-sectional 2010

The previous estimations do not include occupations (skills) among the explanatory variables. But, these characteristics might be important as determinants of working





conditions. Consequently, in the following probit regressions, we introduce the nature of occupations (skills) among the explanatory variables.<sup>28</sup>

One might question the direction of causality. Do skills (and working conditions) affect chronic illness and disability or does the existence of a chronic illness or disability determines the choice concerning skills. This choice might be restricted due to functional limitations or to the restricted range of training opportunities. We will discuss this issue latter.

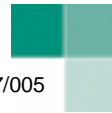
The coefficients of existing exogenous variables do not change significantly, except the ‘urbanisation’ characteristics which become non-significant in the majority of cases.

The probit regressions indicate a significant relation between occupations and disability. Upper occupations (managers, professionals, etc.) decrease significantly the probability to report a limitation in comparison to elementary occupations (base for comparison). For the age group 16 and over, we note that being a ‘manager’ decreases the probability to declare a limitation by 7 percentage points in comparison to a person with an ‘elementary’ occupation. Similarly, professionals have a lower probability to declare a limitation in comparison to a person with an ‘elementary’ occupation.

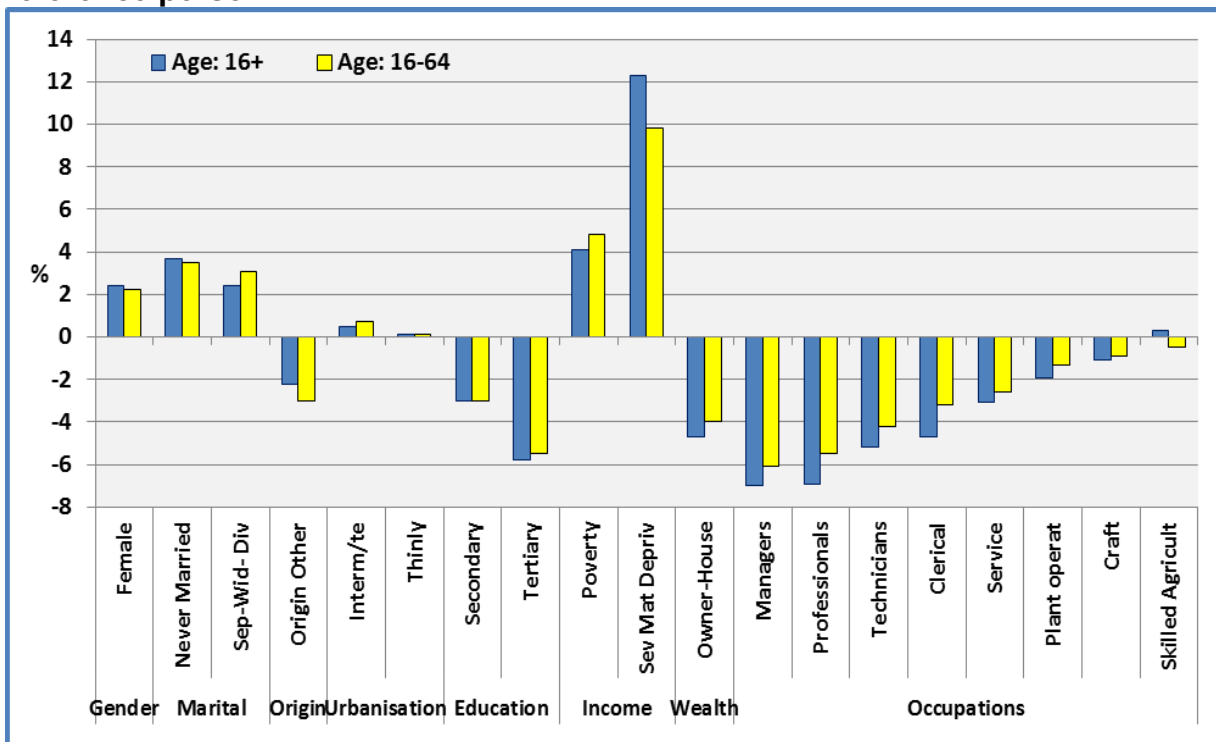
To summarise the results, we may note that the following characteristics increase the probability to declare a limitation: being a female, low social capital, lower education, poverty, material deprivation, low wealth and low skills. Income, education and skills appear to be the most important factors.

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<sup>28</sup> The major groups of ISCO-08 are: 1. Managers, 2. Professionals 3. Technicians and associate professionals, 4. Clerical support workers, 5. Service and sales workers, 6. Skilled agricultural, forestry and fishery workers, 7. Craft and related trades workers, 8. Plant and machine operators, and assemblers, 9. Elementary occupations and 0. Armed forces occupations.



**Figure 112: Change of the probability to declare a disability in comparison to a reference person**



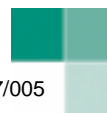
**Note:** All variables are significant at 5% . Dummy variables for countries are not reported here. The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 ( except for Age expressed in years).

**Source of data:** EU-SILC cross-sectional 2010.

Despite the statistical problems raised by the simultaneous introduction of education, income, wealth and skills, all variables appear to have a significant coefficient. Also, the coefficients are quite stable. The coefficient of material deprivation appears to be the most important in magnitude. However, we have to keep in mind that this is a global indicator which includes both financial strains (e.g. to pay unexpected expenses) and strict material deprivation (no colour TV).

**Table 116: Results of the estimation. The endogenous variable is disability (Limited=1)**

		<b>Probit reporting change in probabilities</b>					
		Disability is a binary variable (0 or 1)					
	<b>Age</b>	<b>16+</b>			<b>16-64</b>		
	<b>Observations</b>	306.137			235.069		
		Wald $\chi^2(44) = 21.324,7$			Wald $\chi^2(44) = 9.515,7$		
		Probability * 1=100%	Std error	t	Probabilit y* 1=100%	Std error	t
<b>Age</b>	Age	0,006	0,001	11,2	0,008	0,001	9,2
	Age <sup>2</sup>	**0,000	0,000	6,4	0,000	0,000	-0,1
<b>Gender</b>	Female*	0,024	0,003	8,7	0,022	0,003	8,3
<b>Marital status</b>	Never Married*	0,037	0,004	9,1	0,035	0,004	9,8
	Separ-Widow- Div*	0,024	0,004	7,1	0,031	0,004	8,2
<b>Origin</b>	Origin Other*	-0,022	0,005	-4,1	-0,030	0,005	-5,7
<b>Urbanisatio n</b>	Intermediate area*	0,005	0,003	1,6	0,007	0,003	2,2
	Thinly area*	0,001	0,003	0,4	0,001	0,003	0,2
<b>Education</b>	Secondary education*	-0,030	0,003	-8,9	-0,030	0,003	-9,1
	Tertiary education*	-0,058	0,004	-13,1	-0,055	0,004	-13,0
<b>Income</b>	Poverty risk*	0,041	0,004	10,4	0,048	0,004	12,3
	Sever Mater Depriv*	0,123	0,006	22,2	0,098	0,006	18,3
<b>Wealth</b>	Owner-House*	-0,047	0,004	-13,0	-0,040	0,004	-11,5
<b>Occupations (Skills)</b>	Managers*	-0,070	0,005	-13,1	-0,061	0,004	-11,6
	Professionals*	-0,069	0,005	-12,3	-0,055	0,005	-10,4
	Technicians*	-0,052	0,005	-10,5	-0,042	0,004	-8,9
	Clerical workers*	-0,047	0,005	-9,3	-0,032	0,005	-6,6
	Service workers*	-0,031	0,005	-6,5	-0,026	0,004	-5,8
	Skilled Agricult*	0,003	0,006	0,5	-0,005	0,006	-0,7
	Craft workers*	-0,011	0,005	-2,2	-0,009	0,005	-1,9
	Plant operators*	-0,019	0,005	-3,5	-0,013	0,005	-2,5
<b>Dummies for countries</b>	Not reported						
	Observed probability	0,250			0,177		
	Predicted probability	0,212			0,150		
	R <sup>2</sup>	0,17			0,11		



\*: The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (except Age expressed in years). The coefficients of the binary probit are change in probabilities. Other coefficients cannot be interpreted as probabilities.

**Age<sup>2</sup>:** The coefficients is 0,00003 .

**Source of data:** EU-SILC cross-sectional 2010

#### **4.1.2 Relation between disability and poverty**

##### **4.1.2.1 Transition probabilities**

As noted above, the direction of causality between disability on the one hand and income and skills on the other is a debatable issue. In order to avoid causality running from disability to income and skills, we will work with longitudinal data.

In fact, income may affect chronic illness and disability notably through direct effects (low income increases stress) and wealth effects (low income increases malnutrition and unmet medical needs). All these factors increase the vulnerability to chronic illness which in turn might lead to activity limitations. This process might take some time (one to three years) before to fully develop its impact. It might concern mainly persons experiencing long term poverty (e.g. long term unemployed).

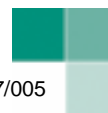
In this part, we are going to use the longitudinal data collected through the EU-SILC survey. We will retain the period 2006 to 2009. Panel data are collected from repeated surveying of the same people over various years.

We will first present transition probabilities (the change in one categorical variable over time). They present the probability for a person  $X_i$  to be in the state  $Y_2$  in time  $t+1$ , given that in time  $t$ , this person ( $X_i$ ) was in state  $Y_1$ . In other terms, this method counts transitions.

For our analysis, the interesting point is to see what is the chance of a person, declaring 'not limited' in one year, to declare 'limited' in the following year and whether this probability is affected by poverty and skill level.

In the following table, the rows reflect the initial values (categories), and the columns reflect the final values (categories). We will focus on those who are not limited initially. For these people, there is no causality running from disability to income.

The results indicate that the probability of people at risk of poverty to pass from 'not limited' to 'limited' is 9,3%. The same rate for people not in a risk of financial poverty is 7,1%. The probability of poor to acquire a disability is higher.



**Table 117: Transition probabilities of persons aged less than 65 by disability and poverty status. EU**

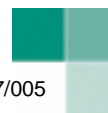
		Disability status in time t+1		
		People not in risk of poverty		
Disability status in time t <sub>0</sub>		Not limited	Limited	Total
	Not limited	92,9	7,1	100
	Limited	44,0	56,1	100
	Total	86,6	13,4	100
		People at risk of poverty		
Disability status in time t <sub>0</sub>		Not limited	Limited	Total
	Not limited	90,7	9,3	100
	Limited	32,2	67,8	100
	Total	78,4	21,6	100

**Note:** Number of observations: 672.535 persons aged 16-64. Years: 2006 to 2009. For the threshold of poverty, we have taken 60% of mean relative income, not median income. Relative income is the ratio of equivalised household disposable income divided by the national average.

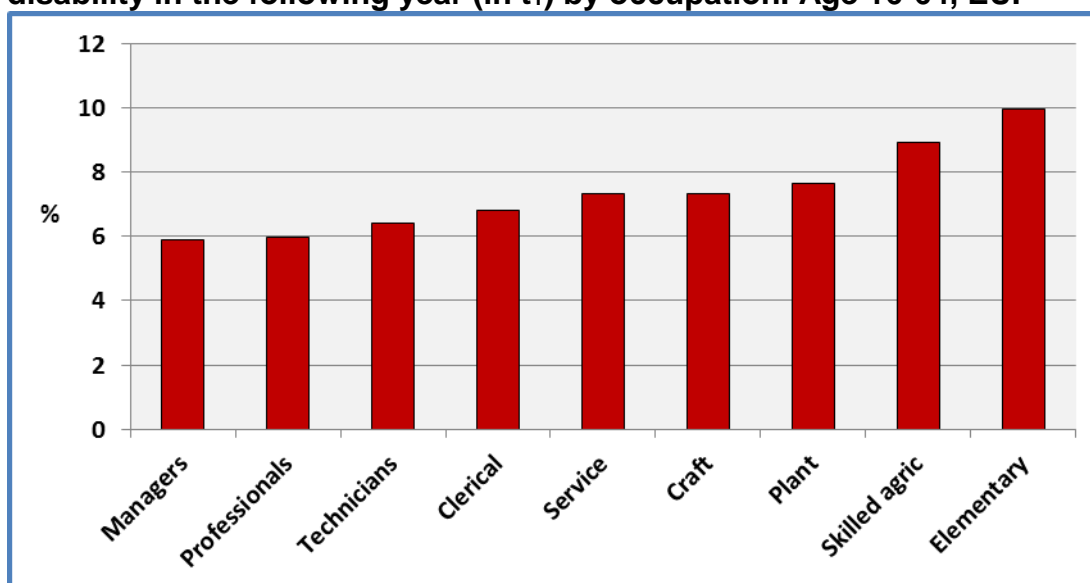
**Source of data:** EU-SILC Longitudinal 2006-2009.

By using the same approach, we find that ‘elementary’ occupations are the most disadvantaging while ‘managers’ experience the lowest probability to pass from a non- limited to a limited status. The ordering of occupations is very close to the one presented above. However, the difference between ‘elementary’ and ‘managers’ is 4,1 percentage points here, instead of 6,0 percentage points before.<sup>29</sup>

<sup>29</sup> Probit regressions on pooled data covering 2006-2009, including all EU countries, with age, gender, education, marital status, poverty risk and occupations as explanatory variables deliver similar results.



**Table 113: Probability of persons without disabilities (in  $t_0$ ) to declare a disability in the following year (in  $t_1$ ) by occupation. Age 16-64, EU.**



Source of data: EU-SILC Longitudinal 2006-2009.

#### 4.1.2.2 The impact of poverty on disability

In the following, we are going to use another method in order to test the existence of a causality running from income to chronic illness and disability. In the probit regressions presented above, we will use lagged income instead of current income. By this way, we avoid the impact of disability on current income.

The results indicate that lagged income has a significant impact on disability. Poverty increases significantly the probability to declare a limitation. The existence of this causality does not imply the absence of causality from disability to poverty.

The existence of a causality running from poverty to disability means that our policies ought to focus among others on the eradication of poverty as a mean to reduce the prevalence of disability. A unique causality running from disability to poverty presents the person as the centre of the 'problem'. The existence of a two directions causality replaces the person into its socio-economic environment. It helps to understand how the socio-economic situation affects the individual and the reverse.

Prevention of disability requires taking people out of poverty at the short run. However, education and skills (proxy for working conditions) also have an impact on disability prevalence. Policy in these fields can only be programmed on medium term.

As we indicated above poverty increases disability prevalence and this requires taking people out of poverty. This might be a short term policy. In medium and long term, we need to act on education and skills. The improvement of human capital is expected to decrease the probability of disability. As we will see below, education



and skills are important determinants of the employment probability. These factors ought to increase employability of persons with disabilities and thus take out them from poverty and the need for income assistance.

**Table 118: Results of the estimations with longitudinal data and lagged income.**

		Probit regressions (random-effects estimator) Disability is a binary variable (0:No or 1:Limited)								
Age 16-64		Poverty lagged 3 periods			Poverty lagged 2 periods			Poverty lagged 1 period		
		Observation: 63.943 Groups=60.872 Observ per group: Min=1 & Max=2			Observations: 190.284 Groups=128.825 Observ per group: Min=1 & Max=3			Observations: 401.183 Groups=216.046 Observ per group: Min=1 & Max=4		
		Wald $\chi^2(33) = 823,6$			Wald $\chi^2(33) = 6.864,8$			Wald $\chi^2(33) = 15.628,8$		
		Coeff	Std error	t	Coeff	Std error	t	Coeff	Std error	t
<b>Age</b>	Age	0,051	0,006	8,1	0,064	0,005	13,9	0,066	0,003	21,1
	Age <sup>2</sup>	0,000	0,000	0,0	0,000	0,000	0,1	0,000	0,000	-1,3
<b>Gender</b>	Female	0,156	0,021	7,6	0,163	0,016	10,2	0,152	0,011	13,3
<b>Education</b>	Secondary	-0,386	0,027	-14,2	-0,461	0,019	-23,7	-0,400	0,014	-29,6
	Tertiary	-0,683	0,038	-18,2	-0,845	0,025	-33,2	-0,785	0,018	-44,1
<b>Marital status</b>	Married	-0,348	0,031	-11,2	-0,400	0,023	-17,2	-0,393	0,016	-23,9
	Sep-Wid-Div	-0,148	0,039	-3,8	-0,134	0,031	-4,4	-0,117	0,022	-5,4
<b>Poverty*</b>	Poverty risk	0,331	0,024	14,0	0,370	0,016	23,6	0,326	0,011	31,0
<b>Dummies for countries</b>	Not reported									
	sigma_u	1,242	0,066		1,702	0,021		1,635	0,012	
	$\rho$ (rho)**	0,607	0,025		0,743	0,005		0,728	0,003	

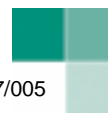
\*:Alternative estimations using lagged relative income provide almost identical results.

For the poverty threshold, we have taken 60% of mean relative income, not median income. Relative income is the ratio of equivalised household disposable income divided by the national average.

\*\* : 'When rho is zero, the panel-level variance component is unimportant, and the panel estimator is not different from the pooled estimator' (STATA: Longitudinal data / panel data; Reference manual, Release 11. Stata Press Publication).

**Source of data:** EU-SILC Longitudinal 2006-2009





## 4.2 FACTORS AFFECTING THE EMPLOYMENT PROBABILITY

As noted above, there is a significant difference in employment rates between persons with and without disabilities in all Member States. While in the majority of Member States the employment rate for people without disabilities is higher than 70%, the employment rate of people with disabilities is lower than 50% in the majority of the Member States.

At European level, the employment rate of people with disabilities is about 26 percentage points lower compared to people without disabilities (in 2010). There is an employment gap in all Member States. But, the situation across Member States differs significantly.

Several factors might be advanced in order to explain the employment gap, notably education, marital status, origin, skills, etc. Generally, we study the decision to participate or not in the labour market and the employment probability together. In the following, we are going to adopt a simplified model and study the employment probability independently from other factors.

### **The impact of disability on employment probabilities**

We run probit regressions in order to assess the different factors affecting the employment probability of persons with and without disabilities. Generally, we use the following variables in order to explain the employment probability: gender, age, education, marital status, presence of children, origin, occupation/skills, health / activity limitations, etc. Furthermore, we have excluded “Permanently disabled or/and unfit to work” persons from our data in order to reduce the causality issue between disability and employment.

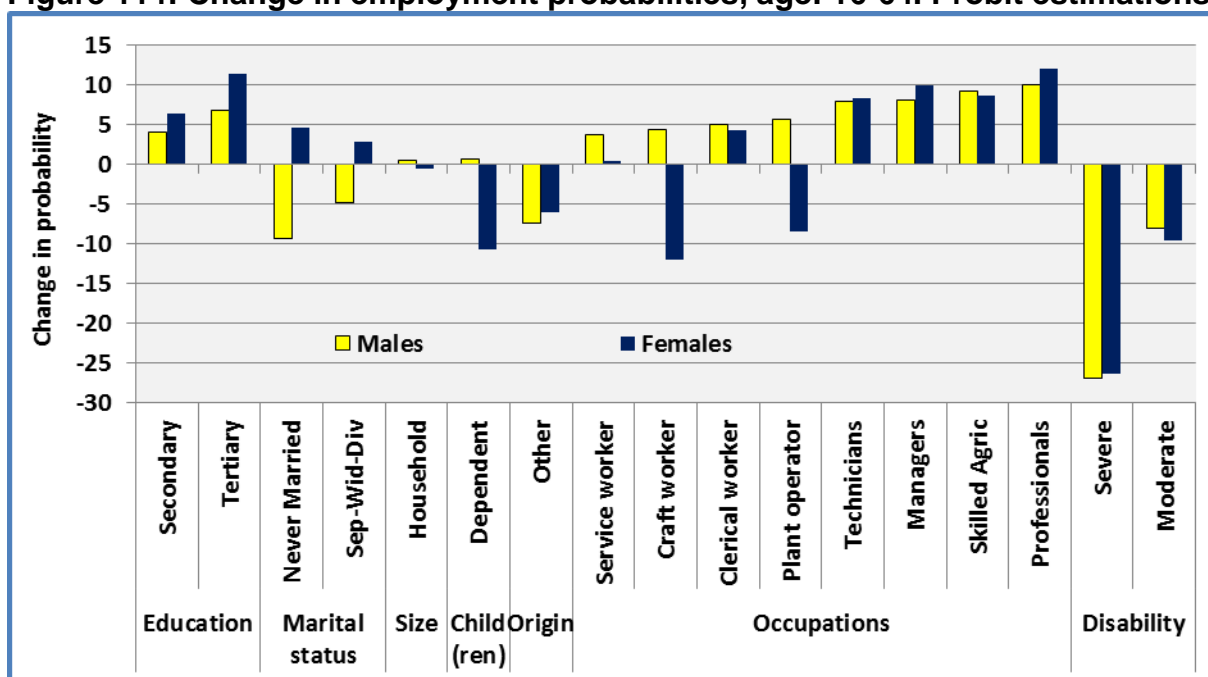
We present below the results and their interpretation. By controlling age, education, personal characteristics and occupation/skills, we find that a severe limitation decreases the employment rate by about 27 percentage points in comparison to non-disabled persons. A moderate disability decreases the employment probability by 10 percentage points among disabled women and 8 percentage points among disabled men.

Globally, the results indicate that controlling for education, personal characteristics and skills, disability decreases significantly the employment probability of persons with disabilities. Consequently, the issue of low employment rate may not be reduced into an education or qualifications problem, although these factors might decrease further the employment probability of persons with disabilities.

Other aspects ought to be taken into account (e.g. need/provision for assistance as in the LFS ad hoc module 2002 analyses) but this information is not included in the EU-SILC data.

In any case, having a moderate disability decreases sharply the employment probability (8 and 10 percentage points for men and women respectively in comparison to non-disabled) which means that “light” adaptations and assistance might favour significantly the employment probability of an important portion of people with disabilities.

**Figure 114: Change in employment probabilities, age: 16-64. Probit estimations**



**Note:** All variables are significant at 5% except “dependent child” for men and “service worker” for women. Dummy variables for countries are not reported here. The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (except for “Household size” expressed in numbers).

**Source of data:** EU-SILC cross-sectional 2010.

In the following, we present the interpretation of the previous graph for the age group 16-64.

- **Education:** Having a tertiary education increases the employment probability of males by about 7 percentage points in comparison to people with (at most) Lower secondary education (base for comparison). The equivalent for females is about 11 percentage points.
- **Marital status:** Being ‘never married’ decreases the employment probability for men but increases the employment probability of women in comparison to a ‘married’ person (base for comparison).
- **Dependent child:** The presence of dependent child(ren) does not affect the employment probability of men but decreases the employment probability of women by about 11 percentage points in comparison to persons without dependent child(ren) (base for comparison).



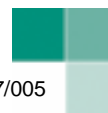
- **Origin:** Being born in another country decreases the employment probability in comparison to a person born in the country (base for comparison) for both sexes. This might measure discrimination.
- **Occupation:** Having “professional” skills increases the employment probability for both sexes in comparison to persons holding “elementary” skills (base for comparison). Certain occupation/skills have opposing impacts depending on gender and might reflect gender discrimination and stereotypes.
- **Disability:** Being severely disabled decreases employment probability by about 27 percentage points in comparison to persons without disabilities.

**Table 119: Results of the estimations by gender. The endogenous variable is employed (=1). Age: 16-64**

We have excluded “Permanently disabled or/and unfit to work” persons

		Probit reporting change in probabilities Employment is a binary variable (0 or 1)					
Gender		Males			Females		
Observations		116.911			121.271		
		Wald $\chi^2(44) = 7.195,5$			Wald $\chi^2(44) = 8.003,4$		
		Probability * 1=100%	Std error	t	Probabilit y* 1=100%	Std error	t
Gender	Female						
Age	Age	0,052	0,001	49,3	0,078	0,002	51,6
	Age <sup>2</sup>	-0,001	0,000	-56,1	-0,001	0,000	-56,6
Education	Secondary*	0,039	0,005	8,4	0,064	0,006	10,1
	Tertiary*	0,068	0,006	11,3	0,113	0,008	13,9
Marital status	Never Married*	-0,093	0,006	-16,0	0,046	0,007	6,6
	Separ-Widow- Div*	-0,049	0,008	-6,6	0,029	0,006	4,3
Household	Household Size	0,005	0,002	3,0	-0,006	0,002	-2,5
Child (en)	Dependent Child*	0,006	0,005	1,1	-0,107	0,006	-17,0
Origin	Other Origin*	-0,075	0,011	-7,9	-0,061	0,011	-5,6
Occupations (Skills)	Managers*	0,081	0,006	11,4	0,099	0,010	8,8
	Professionals*	0,100	0,006	13,0	0,121	0,009	12,2
	Technicians*	0,078	0,006	11,4	0,082	0,008	9,6
	Clerical workers*	0,050	0,007	6,0	0,042	0,008	5,1
	Service workers*	0,036	0,007	4,6	0,004	0,008	0,4
	Skilled Agricult*	0,093	0,006	11,1	0,086	0,013	6,1
	Craft workers*	0,043	0,006	6,8	-0,121	0,012	-10,3
	Plant operators*	0,056	0,006	8,3	-0,085	0,013	-7,0
Disability	Moderate*	-0,081	0,007	-13,7	-0,097	0,007	-13,9
	Severe*	-0,270	0,015	-21,3	-0,265	0,014	-19,5
Dummies for countries	Not reported						
	Observed probability	0,802			0,695		
	Predicted probability	0,844			0,720		
	R <sup>2</sup>	0,188			0,153		

\*: The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (except Age expressed in years). The coefficients of the binary probit are change in probabilities. Other coefficients cannot be interpreted as probabilities.



**Source of data:** EU-SILC cross-sectional 2010

### **The returns of education and training on employment probabilities**

We run the same probit regressions but separately for persons with and without disabilities. The interpretation of the results is as before. The new information here is that increasing the level of education of persons with disabilities increases significantly the employment probability.

The results concerning occupations are mixed. While all skills increase the employment probability in comparison to “elementary” occupations, for persons without disabilities, this does not hold for persons with disabilities.

Providing qualifications relating to “Clerical worker”, “Service worker” and “Plant operator” to persons with disabilities does not increase their employment probability in comparison to “elementary” skills. The question is whether this lack of response is due to objective limitations (requiring assistance and adaptations) or whether this is due to stereotypes and discrimination. It is difficult to assess whether this is the result of barriers, discrimination or simply lower productivity.

Other forms of discrimination in the results concern gender and origin. Both decrease employment probability for both disabled and non-disabled persons.

Analysis by gender and disability reveals that being “Craft worker” (building, metal and electrical trade workers) or “Plant operator” (Stationary plant and machine operators, assemblers, etc.) is particularly disadvantaging for both women with and without disabilities.

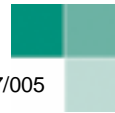
We may observe that the returns of education for persons with disabilities are significantly higher compared to persons without disabilities. This might be due to an underinvestment in human capital. Barriers in education might be one reason. Another reason might be related to discrimination. If a person perceives discrimination in the labour market, he will be tempted to underinvest in education as the expected results are low.

Hollenbeck and Kimmel<sup>30</sup> undertook a review of the relative returns to education for disabled individuals relative to their non-disabled counterparts. They note that about half of the studies find a lower return and about half find a higher return. They note that the latter are the more recent studies.

Mavromaras and Polidano support the finding of those studies arguing that the effect of qualifications on employment probabilities is higher for people with disabilities than

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<sup>30</sup> Hollenbeck, Kevin, and Jean Kimmel. 2001. "The Returns to Education and Basic Skills Training for Individuals with Poor Health or Disability." Upjohn Institute Working Paper No. 01-72. Kalamazoo, MI: W.E. Upjohn Institute for Employment Research. [http://research.upjohn.org/up\\_workingpapers/72](http://research.upjohn.org/up_workingpapers/72).

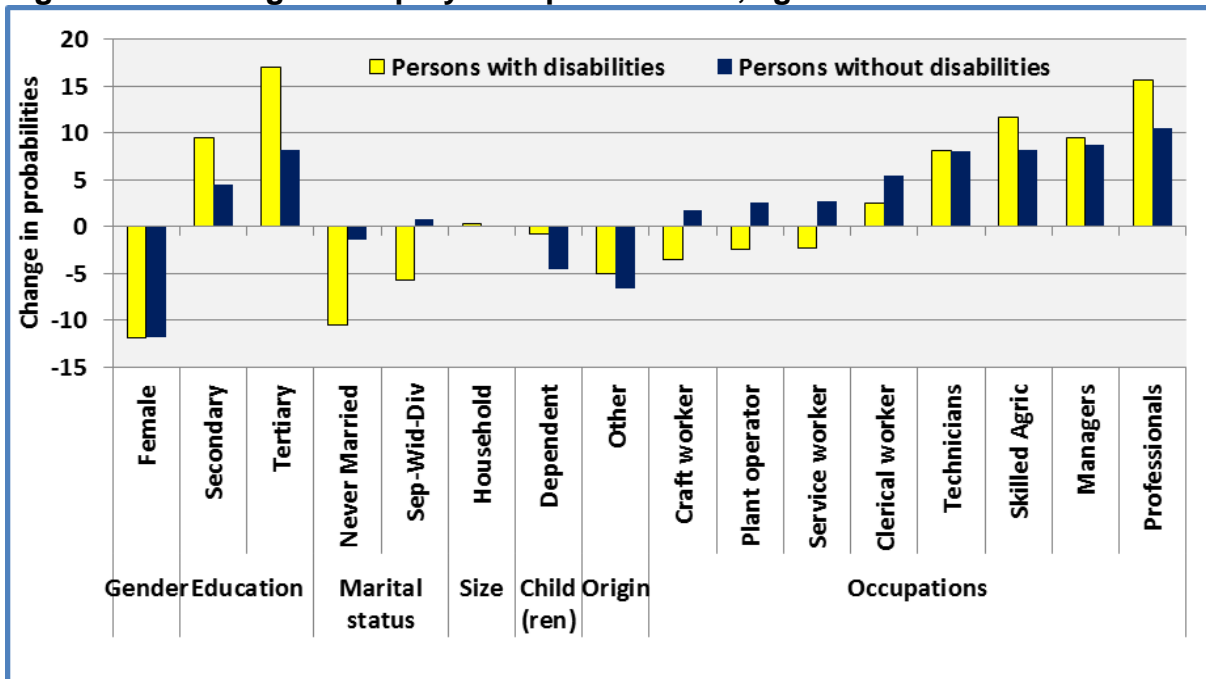


for people without disabilities.<sup>31</sup> They use Australian data and find comparable coefficients for higher education and secondary school completion as those presented below for persons with and without disabilities.

The general conclusion is that priority ought to be given to education for persons with disabilities, notably through the elimination of barriers.

Furthermore, concerning occupations, training in professional occupations seems the most promising training policy.

**Figure 115: Change in employment probabilities, age: 16-64. Probit estimations**



**Note:** All variables are significant at 5% except “Household size”, “Dependent child(ren)”, “Clerical worker”, “Service worker” and “Plant operator” for persons with disabilities and “Separated-Widowed-Divorced” and “Household size” for persons without disabilities.

Dummy variables for countries are not reported here. The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (except for “Household size” expressed in numbers).

**Source of data:** EU-SILC cross-sectional 2010.

In the following, we present the interpretation of the previous graph for the age group 16-64.

<sup>31</sup> Kostas Mavromaras and Cain Polidano : “Improving the Employment Rates of People with Disabilities through Vocational Education”, Discussion Paper No. 5548, Institute for the Study of Labor, IZA, 2011.



- Education: Having a tertiary education increases the employment probability of persons with disabilities by about 17 percentage points in comparison to people with (at most) lower secondary education (base for comparison). The equivalent for persons without disabilities is about 8 percentage points.
- Marital status: Being 'never married' decreases the employment probability for persons with disabilities by 11 percentage points in comparison to a 'married' person (base for comparison). This is only 1 percentage point for persons without disabilities. Probably, disabled married persons benefit from family assistance (social capital).
- Dependent child: The presence of dependent child(ren) does not affect the employment probability of persons with disabilities in comparison to persons without dependent child(ren) (base for comparison).
- Origin: Being born in another country decreases the employment probability in comparison to a person born in the country (base for comparison) for both disabled and non-disabled. This might measure discrimination.
- Occupation: Having "professional" skills increases by 16 percentage points the employment probability for persons with disabilities in comparison to persons holding "elementary" skills (base for comparison). Certain occupation/skills have opposing impacts depending on disability status and might reflect discrimination and stereotypes.

Overall, the probit regression fits well the data as the observed probability (of the sample) is very close to the predicted probability by our simple model.

**Table 120: Results of the estimations by disability status. The endogenous variable is employed (=1).**

Age: 16-64. We have excluded “Permanently disabled or/and unfit to work” persons

		Probit reporting change in probabilities Employment is a binary variable (0 or 1)					
		Persons with disabilities			Persons without disabilities		
<b>Observations</b>		38.047			200.135		
		Wald $\chi^2(43) = 3.053,7$			Wald $\chi^2(43) = 10.167,0$		
		Probability * 1=100%	Std error	t	Probabilit y* 1=100%	Std error	t
<b>Gender</b>	Female*	-0,119	0,010	-11,9	-0,118	0,003	-35,3
<b>Age</b>	Age	0,070	0,003	21,4	0,060	0,001	65,0
	Age <sup>2</sup>	-0,001	0,000	-26,1	-0,001	0,000	-71,5
<b>Education</b>	Secondary*	0,094	0,012	7,9	0,045	0,004	11,4
	Tertiary*	0,170	0,015	10,4	0,082	0,005	16,1
<b>Marital status</b>	Never Married*	-0,105	0,015	-7,1	-0,014	0,005	-3,2
	Separ-Widow- Div*	-0,057	0,014	-4,2	0,008	0,005	1,5
<b>Household</b>	Household Size	0,003	0,005	0,7	0,000	0,001	0,2
<b>Child (en)</b>	Dependent Child*	-0,007	0,013	-0,6	-0,046	0,004	-11,4
<b>Origin</b>	Other Origin*	-0,050	0,023	-2,2	-0,066	0,008	-8,9
<b>Occupations (Skills)</b>	Managers*	0,095	0,020	4,6	0,087	0,005	13,6
	Professionals*	0,156	0,018	7,8	0,106	0,005	16,5
	Technicians*	0,082	0,017	4,6	0,081	0,005	14,4
	Clerical workers*	0,025	0,018	1,4	0,054	0,005	9,2
	Service workers*	-0,023	0,017	-1,4	0,028	0,006	4,8
	Skilled Agricult*	0,117	0,024	4,6	0,082	0,006	10,7
	Craft workers*	-0,035	0,017	-2,1	0,017	0,006	3,0
	Plant operators*	-0,025	0,020	-1,3	0,026	0,006	4,2
<b>Disability</b>	Moderate*						
	Severe*						
<b>Dummies for countries</b>	Not reported						
	Observed probability	0,590			0,778		
	Predicted probability	0,602			0,810		
	R <sup>2</sup>	0,162			0,143		





\*: The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (except Age expressed in years). The coefficients of the binary probit are change in probabilities. Other coefficients cannot be interpreted as probabilities.

**Source of data:** EU-SILC cross-sectional 2010

### 4.3 FACTORS AFFECTING POVERTY

Poverty is a multifaceted phenomenon. In order to assess the importance of each factor, we have to control for different characteristics and change marginally one element. In the following, we are going to use a simple multivariate model. Multivariate analysis enables us to look at more than one variable at a time.

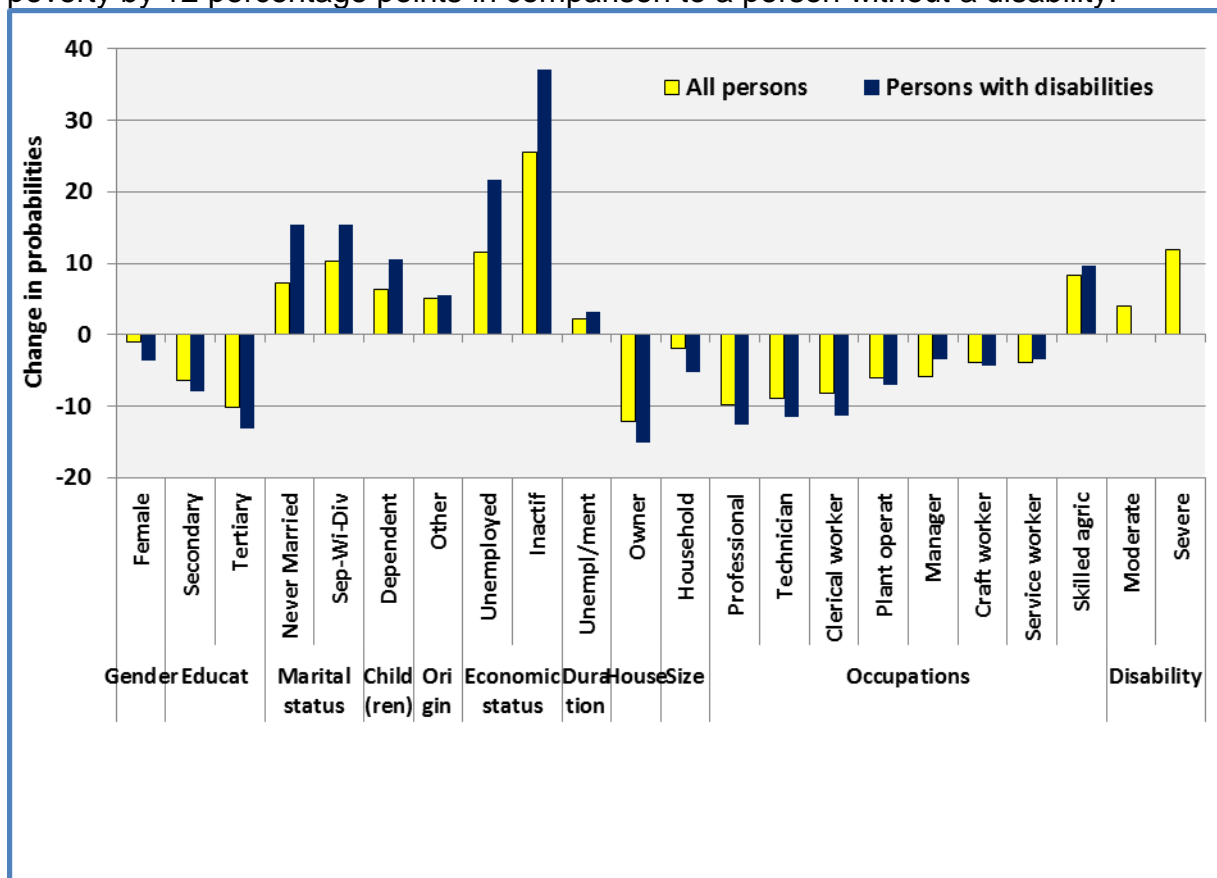
Generally, we accept that the following variables affect the risk of poverty: age, gender, education, marital status, family conditions, race/origin, economic status, duration of unemployment, occupations/skills, health, disability, etc.

We run probit regressions, where the endogenous variable is the risk of poverty and social exclusion as defined by Europe 2020. The explanatory variables have the standard meaning and interpretation. Higher education and skills are expected to decrease the risk of poverty. Unemployment is expected to increase the risk of poverty. Discrimination might be based on gender, origin, etc.

We present the results of the estimations below. We run first a probit regression with all persons and then a probit regression with only persons with disabilities.

### Figure 116: Change in poverty probabilities (Poverty=1), age: 16-64. Probit estimations

Positive bars indicate that the specific variable increases the probability of risk of poverty or social exclusion. For example, severe disability increases the risk of poverty by 12 percentage points in comparison to a person without a disability.

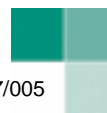


**Note:** All variables are significant at 1% for the regression with “All persons”. All variables are significant at 5% except “Manager”, for persons with disabilities. Dummy variables for countries are not reported here. The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (except for “Number of dependent children” and “Duration of unemployment” expressed in numbers).

**Source of data:** EU-SILC cross-sectional 2010.

All variables have the expected sign except gender. Higher education, being married, being owner of his house and high skills reduce the risk of poverty. Isolated persons, persons with dependent children, migrants, unemployed, inactive and persons with disabilities have higher poverty risks.

Being female decreases the risk of poverty in comparison to men, keeping all other characteristics unchanged. This is an unexpected result but we have to keep in mind that we have used the presence of children as an independent variable. The presence of children has a strong significant negative impact, notably for persons with disabilities.



If we add health status in the first regression (All persons), all coefficients are changed marginally except the coefficients of disability variables. They remain highly significant but their importance is reduced to 1% (moderate) and 6% (severe disability). The health variable absorbs the difference. A “Fair” health increases poverty risk by 4,4% and “Bad” or “Very bad health” by 8,4 percentage points in comparison to persons with a “Good” or “Very good” health.

The previous analysis indicates again the importance of employment for reducing poverty. Unemployment and inactivity appear to be the most important factors increasing poverty risk.

We may observe that variables measuring social capital and family networks (“never married” and “separated-widowed-divorced”) play a much more important role for persons with disabilities than for non-disabled. The bars in the previous graph indicate a higher risk of poverty compared to non-disabled. This might be the result of dependency and the need for assistance. Isolation reinforces any negative impact of disability.

Parodi et Sciulli<sup>32</sup> use the EU-SILC data for Italy in order to study permanent poverty. Their unit of analysis is the household. They find that the probability of low income is higher for households with disabled persons. They recommend acting before the individual falls into poverty, so that persistence does not add its effects to keep the individual in poverty. Also, they find that households with disabled persons are less respondent to external circumstances and this confirms social exclusion.

Our results at the individual level indicate that improving education and certain skills of persons with disabilities reduces significantly the poverty risk. This is in accordance with research presented above indicating that persons with disabilities may expect high returns from education and skills on the labour market. This is complementary to the findings that the rate of early school leavers is high among youth with disabilities.

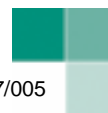
For young persons, education and training policies ought to identify any barriers which lead to a process of early school dropout, low skills, unemployment and poverty. For older persons, reduction of poverty ought to be a priority in the short term in order to avoid a process of poverty, chronic illness and disability.

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<sup>32</sup> Giuliana Parodi and Dario Sciulli: “Disability and low income persistence in Italian households”; University of Chieti-Pescara and CEEApIA, Italy. [http://mpra.ub.uni-muenchen.de/28303/1/parodi\\_sciulli.pdf](http://mpra.ub.uni-muenchen.de/28303/1/parodi_sciulli.pdf).

**Table 121: Results of the estimations. The endogenous variable is risk of poverty or social exclusion (=1). Age: 16-64.**

		Probit reporting change in probabilities						
		All persons					(1) Persons with disabilities	
Observations		247.407					45.904	
		Wald $\chi^2(49) = 18.916,3$					Wald $\chi^2(47) = 4.258,4$	
		Probabilit y* 1=100%	Std error	t		Probabilit y* 1=100%	Std error	t
<b>Gender</b>	Female*	-0,010	0,003	-3,5		-0,036	0,009	-4,1
<b>Age</b>	Age	0,013	0,001	15,6		0,044	0,003	13,7
	Age <sup>2</sup>	0,000	0,000	-16,7		-0,001	0,000	-15,1
<b>Education</b>	Secondary*	-0,065	0,003	-19,5		-0,079	0,010	-8,1
	Tertiary*	-0,102	0,004	-24,1		-0,132	0,013	-9,3
<b>Marital status</b>	Never Married*	0,072	0,004	18,4		0,154	0,013	12,5
	Separ-Widow-Div*	0,104	0,005	22,9		0,154	0,012	13,6
<b>Household</b>	Household Size	-0,019	0,001	-14,6		-0,053	0,005	-11,4
<b>Child (en)</b>	Dependent Child*	0,064	0,004	18,2		0,106	0,012	8,8
<b>Origin</b>	Other Origin*	0,051	0,006	8,6		0,055	0,020	2,8
<b>Occupations (Skills)</b>	Managers*	-0,058	0,005	-10,5		-0,035	0,020	-1,7
	Professionals*	-0,097	0,004	-18,5		-0,125	0,016	-7,0
	Technicians*	-0,088	0,004	-19,7		-0,115	0,013	-8,0
	Clerical workers*	-0,082	0,004	-17,5		-0,114	0,013	-8,0
	Service workers*	-0,039	0,004	-8,6		-0,034	0,013	-2,5
	Skilled Agricult*	0,083	0,008	11,7		0,096	0,022	4,6
	Craft workers*	-0,039	0,004	-8,7		-0,043	0,013	-3,3
	Plant operators*	-0,060	0,004	-12,8		-0,069	0,014	-4,8
<b>House</b>	Owner*	-0,122	0,004	-33,2		-0,151	0,011	-14,5
<b>Economic status</b>	Unemployed*	0,116	0,008	16,9		0,216	0,022	10,3
	Inactive*	0,255	0,005	58,2		0,372	0,009	38,0
<b>Duration</b>	Unemployment	0,023	0,001	43,1		0,032	0,002	18,6
<b>Disability</b>	Moderate*	0,040	0,004	10,2	0,011			
	Severe*	0,119	0,007	18,7	0,061			
<b>Health</b>	Fair*				0,044			
	Bad or Very bad*				0,084			
<b>Dummies for countries</b>	Not reported							
	Observed probability	0,206				0,332		
	Predicted probability	0,160				0,292		
	R <sup>2</sup>	0,220				0,250		



\*: The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1. The coefficients of the binary probit are change in probabilities. Other coefficients cannot be interpreted as probabilities.

(1): Probit regression with all persons where we have included health variables. The results are almost identical as the regression with all persons with only marginal changes. Only the disability variables are changed significantly and reported in the table.

**Source of data:** EU-SILC cross-sectional 2010

## 4.4 FACTORS AFFECTING HOUSING AND ACCESSIBILITY OF BASIC NEEDS

### 4.4.1 Dwelling satisfaction

The guidelines of the EU-SILC 2007 ad hoc module on housing conditions indicate that overall satisfaction with dwelling' refers to the respondent's opinion/feeling about the degree of satisfaction with the dwelling in terms of meeting the household needs/opinion on the price, space, neighbourhood, distance to work, quality and other aspects.

A first graphical analysis indicated that income and disability were two important factors explaining dwelling satisfaction. In order to analyse further the factors affecting dwelling satisfaction, we run probit regressions. The endogenous variable is the binary variable dwelling satisfaction ("0" for not satisfied and "1" for satisfied). Overall satisfaction includes persons declaring 'Satisfied' and 'Very satisfied' avec dwelling.

We use as explanatory variables age, gender, education, disability status, income and housing status. Other variables could be taken into account like composition of the family, etc. However, given the limited scope of our analysis we focus on main determinants and disability.

One might run ordinary least squares regressions using the four levels of dwelling satisfaction: 1.Very dissatisfied, 2.Somewhat dissatisfied, 3.Satisfied, and 4.Very satisfied. However, this requires strong assumptions, notably the cardinality<sup>33</sup> of the four categories. Stereotype regressions indicate that the statements "1.Very dissatisfied" and "2.Somewhat dissatisfied" cannot be distinguished. Consequently, we prefer to merge the four categories into two and run probit regressions on the binary value (0: dissatisfied and 1: satisfied).

In order to assess the sensibility of the reported results, we run probit regressions under different assumptions (e.g. weighted and not weighted). The reported coefficients are stable.

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<sup>33</sup> Cardinality implies that the numbers "1" to "4" can be treated as numbers, for example "4" is the double of "2". This is difficult to accept as "2" means somewhat satisfied and "4" means very satisfied. In an ordinal sense, the numbers "1" to "4" indicate just an order, a sorting.

The results indicate that disability, notably severe disability, is a major factor affecting dwelling satisfaction. The existence of a disability decreases significantly dwelling satisfaction. The remaining explanatory variables have the expected signs. Old age tends to increase satisfaction partly due to lower expectations. Education increases satisfaction. The presence of dependent children decreases satisfaction. Poverty decreases satisfaction. This means that disability has a specific impact separate from other factors. Finally, being “owner” increases satisfaction in comparison to persons paying a rent.

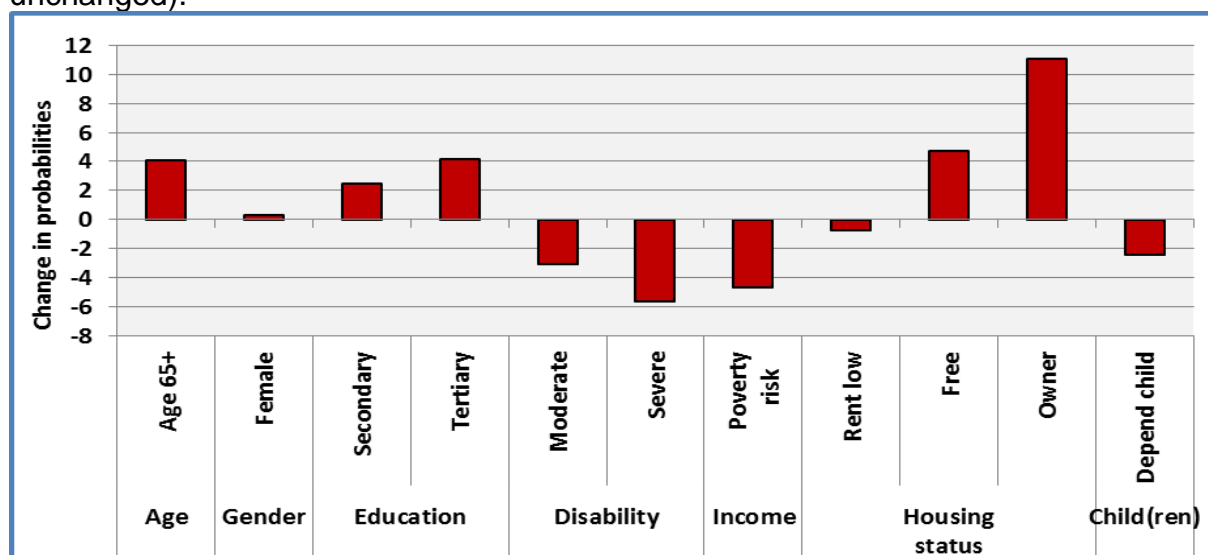
Unfortunately, available information does not enable us to take into account the nature of disability.

The results indicate that disability has a specific negative impact which ought to be distinguished from other factors such as poverty. Studies which do not take into account disabilities might provide overestimated coefficients for income variables.

Disability appears to be a major determinant revealing underlying barriers and accessibility issues.

#### Figure 117: Change in the probabilities to declare satisfied with dwelling, age: 16+. Probit estimations

Positive bars indicate that the specific variable increases the probability to declare satisfied with dwelling. A negative bar indicates a reduction. For example, severe disability decreases the probability to declare satisfied by 5,3 percentage points in comparison to a person without a disability (keeping all other characteristics unchanged).



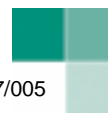
**Note:** All variables are significant at 1% except “Female” and “Rent low”. Stereotype regressions provide significant coefficients at 1% for all variables. Dummy variables for countries are not reported here. The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (see table below).

**Source of data:** EU-SILC 2007.

**Table 122: Results of the estimations. The endogenous variable is dwelling satisfaction (=1).**

		<b>Probit reporting change in probabilities</b>					
		All variables are binary variables (0 or 1)					
		Only respondents (weighted)			Only respondents (weighted)		
<b>Observations</b>		203.052			202.337		
		Wald $\chi^2(37) = 18.010,5$			Wald $\chi^2(38) = 17.848,9$		
		Probability* 1=100%	Std error	t	Probability* 1=100%	Std error	t
<b>Age</b>	Age 65+ *	0,049	0,0026	17,3	0,041	0,0029	13,3
<b>Gender</b>	Female *	0,001	0,0025	0,6	0,003	0,0025	1,3
<b>Education</b>	Upper Secondary *	0,024	0,0031	7,7	0,025	0,0031	7,9
	University *	0,041	0,0033	11,5	0,042	0,0034	11,5
<b>Disability</b>	Moderate *	-0,029	0,0035	-8,7	-0,031	0,0035	-9,2
	Severe *	-0,053	0,0052	-11,2	-0,057	0,0053	-11,8
<b>Income</b>	Poverty risk *	-0,048	0,0036	-14,1	-0,047	0,0036	-13,7
<b>Housing status</b>	Owner *	0,108	0,0043	26,9	0,111	0,0044	27,4
	Rent low *	-0,010	0,0059	-1,8	-0,008	0,0059	-1,3
	Free *	0,046	0,0041	9,7	0,047	0,0041	9,9
<b>Child(ren)</b>	Dependent child				-0,024	0,0029	-8,5
<b>Dummies for countries</b>	Not reported						
	Observed probability	0,842			0,842		
	Predicted probability	0,873			0,873		
	R <sup>2</sup>	0,167			0,168		





\*: The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1. The coefficients of the binary probit are change in probabilities. Stereotype regressions provide significant coefficients at 1% for all variables.

**Source of data:** EU-SILC 2007

#### 4.4.2 Grocery services

Eurostat guidelines to the interviewers notes that accessibility of grocery services has to be evaluated according to the facility/difficulty to obtain the daily products (to fill the fridge) regardless as to whether it is done by internet, phone or 'ordinary shopping'.

Eurostat notes that if one member of the household has a disability and can hardly access a service (which he needs as an individual), in this case the access to the service would be considered difficult for the household.

The respondent may choose one of the following four degrees: 1. with great difficulty, 2. with some difficulty, 3. easily and 4. very easily. Stereotype analysis indicates that the different thresholds determining the four levels can be distinguished.

For comparability with previous results and without loss of precision, we have run probit regressions on a binary variable: “0” for difficult access and “1” for easy access. Weighted and non-weighted probit regressions provide similar results.

As expected, age, disability, poverty and low urbanisation reduce accessibility of grocery services.

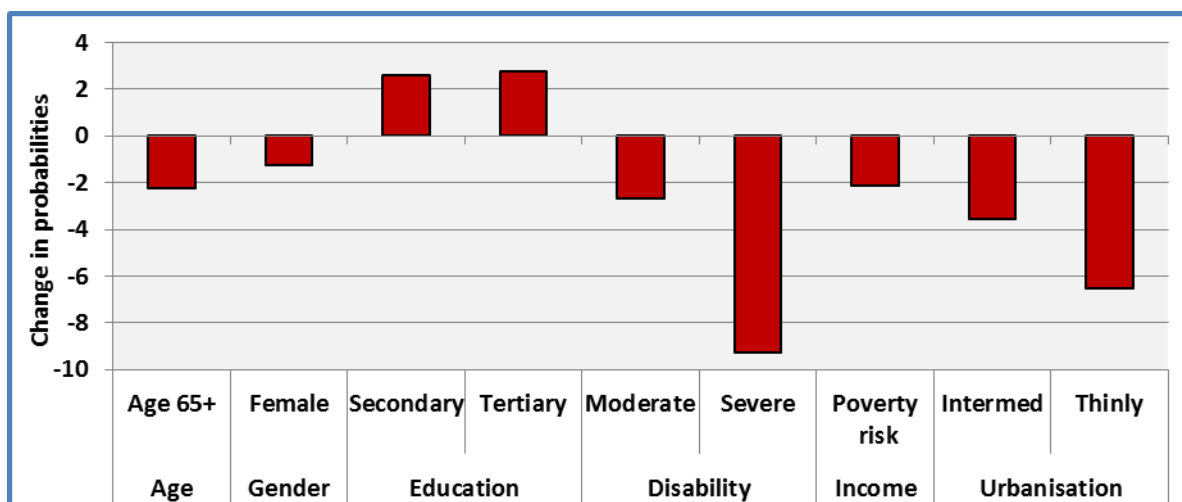
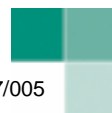
Severe disability appears to be the most disadvantaging factors. Keeping all other variables constant, the presence of a severe disability decreases the probability to declare easy access by 9,3 percentage points in comparison to persons without disabilities.

It is important to note that these are averages for all persons with a moderate or severe disability and do not take into account the nature of disability. For certain types of disability, the coefficients might be much higher.

#### **Figure 118: Change in the probabilities to declare easy access of grocery services. Probit estimations**

Positive bars indicate that the specific variable increases the probability to declare easy access of grocery services. A negative bar indicates a reduction. For example, severe disability decreases the probability to declare easy access by 9,3 percentage points in comparison to a person without a disability (keeping all other characteristics unchanged). Age: 16+.





**Note:** All variables are significant at 1% significance level. Dummy variables for countries are not reported here. The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (see table below).

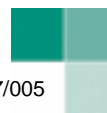
**Source of data:** EU-SILC 2007.

**Table 123: Results of the estimations. The endogenous variable is easy access of grocery services (=1).**

		Probit reporting change in probabilities					
		All variables are binary variables (0 or 1)					
		Only respondents (weighted)			Only respondents (non-weighted)		
<b>Observations</b>		188.582			188.582		
		Wald $\chi^2(34) = 6.286,3$			Wald $\chi^2(34) = 13.693,6$		
		Probability* 1=100%	Std error	t	Probability* 1=100%	Std error	t
<b>Age</b>	Age 65+ *	-0,022	0,0024	-9,8	-0,032	0,0018	-18,8
<b>Gender</b>	Female *	-0,013	0,0019	-6,6	-0,009	0,0014	-6,0
<b>Education</b>	Upper Secondary *	0,026	0,0024	11,0	0,027	0,0017	15,9
	University *	0,028	0,0026	9,9	0,036	0,0019	17,6
<b>Disability</b>	Moderate *	-0,027	0,0027	-10,5	-0,033	0,0020	-17,7
	Severe *	-0,093	0,0049	-23,4	-0,100	0,0034	-35,0
<b>Income</b>	Poverty risk *	-0,021	0,0027	-8,4	-0,031	0,0020	-16,6
<b>Urbanisation rate</b>	Intermediate popul *	-0,035	0,0027	-13,7	-0,038	0,0022	-18,5
	Thinly populated *	-0,065	0,0029	-25,4	-0,070	0,0019	-38,8
<b>Dummies for countries</b>	Not reported						
	Observed probability	0,897			0,877		
	Predicted probability	0,919			0,900		
	R <sup>2</sup>	0,100			0,097		

\*: The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1. The coefficients of the binary probit are change in probabilities.

**Note:** Gender is not significant in non-weighted stereotype regressions. The weighted stereotype regression encounter problems related to maximisation.



France and Romania present relatively high coefficients for dummies indicating the presence of national specificities.

**Source of data:** EU-SILC 2007

#### 4.4.3 Health care services

Accessibility of primary health care covers general practitioner, primary health centre and a casualty department or similar where first-aid treatment could be received.

Eurostat notes that if one member of the household has a disability and can hardly access a service (which he needs as an individual), in this case the access to the service would be considered difficult for the household.

The respondent may choose one of the following four degrees: 1. with great difficulty, 2. with some difficulty, 3. easily and 4. very easily. Stereotype regressions indicate that the thresholds for the four levels are distinguishable, although levels “1” and “2” are very close. As before, we run probit regressions on a binary variable: “0” for difficult access and “1” for easy access. Weighted and non-weighted probit regressions provide similar results.

As expected, age, disability, poverty and low urbanisation reduce accessibility of health care services.

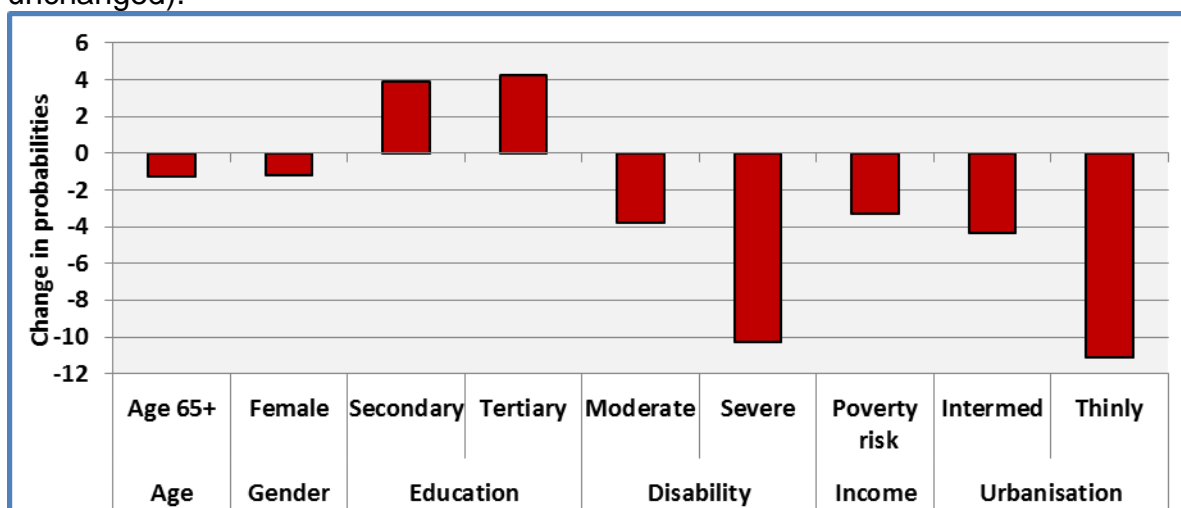
Severe disability and low urbanisation rate appear to be the most disadvantaging factors. Keeping all other variables constant, the presence of a severe disability decreases the probability to declare easy access by 10,3 percentage points in comparison to persons without disabilities.

Along with socio-economic factors (age, education, poverty, density of population and related services), disability appears as an important factor impeding access to health care services. Unfortunately, we cannot analyse further the type of disability.

It is important to note that these are averages for all persons with a moderate or severe disability and do not take into account the nature of disability. For certain types of disability, the coefficients might be much higher.

### Figure 119: Change in the probabilities to declare easy access of health services, age: 16+. Probit estimations

Positive bars indicate that the specific variable increases the probability to declare easy access of grocery services. A negative bar indicates a reduction. For example, severe disability decreases the probability to declare easy access by ... percentage points in comparison to a person without a disability (keeping all other characteristics unchanged).



**Note:** All variables are significant at 1%. Dummy variables for countries are not reported here. The estimated coefficient  $dF/dx$  is for a discrete change of dummy variable from 0 to 1 (see table below).

**Source of data:** EU-SILC 2007.

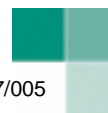
**Table 124: Results of the estimations. The endogenous variable is easy access of health care services (=1).**

		<b>Probit reporting change in probabilities</b>					
		All variables are binary variables (0 or 1)					
		Only respondents (weighted)			Only respondents (non-weighted)		
<b>Observations</b>		186.675			186.675		
		Wald $\chi^2(34) = 7.808,2$			Wald $\chi^2(34) = 15.866,2$		
		Probability* 1=100%	Std error	t	Probability* 1=100%	Std error	t
<b>Age</b>	Age 65+ *	-0,013	0,0029	-4,5	-0,022	0,0023	-9,5
<b>Gender</b>	Female *	-0,012	0,0025	-4,9	-0,008	0,0019	-4,4
<b>Education</b>	Upper Secondary *	0,039	0,0030	12,9	0,045	0,0023	19,4
	University *	0,042	0,0035	11,4	0,058	0,0026	20,9
<b>Disability</b>	Moderate *	-0,038	0,0034	-11,7	-0,048	0,0026	-19,0
	Severe *	-0,103	0,0056	-21,1	-0,118	0,0040	-32,3
<b>Income</b>	Poverty risk *	-0,033	0,0034	-10,1	-0,047	0,0026	-18,4
<b>Urbanisation rate</b>	Intermediate popul *	-0,044	0,0035	-13,0	-0,053	0,0028	-19,6
	Thinly populated *	-0,111	0,0035	-34,4	-0,115	0,0024	-49,3
<b>Dummies for countries</b>	Not reported						
	Observed probability	0,830			0,791		
	Predicted probability	0,855			0,812		
	R <sup>2</sup>	0,100			0,083		

\*: The estimated coefficient dF/dx is for a discrete change of dummy variable from 0 to 1. The coefficients of the binary probit are change in probabilities.

**Note:** Gender is not significant in stereotype regressions.

**Source of data:** EU-SILC 2007



## **5 PART V: SUMMARY OF FINDINGS AND RECOMMENDATIONS**

The data below refer to 2010 and cover 25 Member States (excluding Cyprus and Ireland). The data concerning housing conditions refer to 2007. Concerning housing conditions and availability of basic services, it is important to note that the indicators concern the household, although they take into account the needs of persons with disabilities.

### **1 PART I: POPULATION OF PERSONS WITH DISABILITIES**

#### **1.1 Population of persons with disabilities**

In the European Union, in 2010, about 25% of persons aged 16 and over declared an activity limitation. About 27% of women aged 16 and over declare an activity limitation compared to 22% of men of the same age group. The prevalence of disability is higher among women due mainly to the age composition. Elderly disabled people represent 46% of all people with disabilities (aged 16 and over). If we have to take into account persons living in institutions, we ought to bring a correction of one percentage point for persons aged 16-64 but five (5) to six (6) percentage points for elderly people. The percentage of persons with a severe disability is about 8%.

#### **1.2 Recipients of disability benefits**

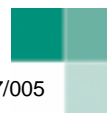
About 4,8% of persons aged 16 to 64 receive a disability related benefit. This is close to previous estimations based on administrative data. Among those who declare a severe limitation, at the EU level, only 39% declare receiving a disability benefit. In the majority of countries, women have a lower recipiency rate compared to men. In the big majority of Member States the amount received by women is less compared to the amount received by men. At the EU level, this percentage is 86,3%.

### **2 PART II: EUROPE 2020 AND RELATED INDICATORS**

#### **2.1 Employment rate (Europe 2020 indicators)**

We may observe an important employment gap between people with and without disabilities in all Member States. At European level, about 45,5% of persons with disabilities are employed compared to 71,7% of persons without disabilities. This represents an employment gap of about 26 percentage points (27 pp. in 2009). The employment rate of women with disabilities (42%) is significantly lower compared to women without (65%) disabilities in all Member States. Europe 2020 target is 75%.

The above data indicate that a priority group for national policies ought to be persons with disabilities, notably in countries with a high difference between the employment rate of people with and without disabilities. In fact, countries with similar employment rates for non-disabled people present big differences for people with disabilities. This



means that there is a potential for increasing the employment rate of people with disabilities.

The recent evolution indicates a decrease of the employment rate for both persons with and without limitations. The employment rate of persons with disabilities decreased from 45,8% in 2008 to 45,5% in 2010. The employment rate of people with a moderate disability is correlated with the employment rate of persons without a disability. On the contrary, the employment rate of people with a severe disability is loosely related to the employment rate of people without disabilities. This means that measures which are aimed to affect the general population are not expected to have a significant impact on people with a severe disability.

## 2.2 Unemployment rate

The EU unemployment rate of people with disabilities (18,3%) is almost the double of the unemployment rate of people without disabilities (9,9%). In a certain number of countries, the difference between people with and without disabilities is relatively small while in others it is very important.

Following the financial crisis of end 2008 and 2009, we observe an increase of the unemployment rate both for people with and without disabilities. We have to distinguish between young persons with disabilities and older workers with disabilities. Younger persons with disabilities might experience much more important shocks than their elderly persons with disabilities. National laws often protect older workers and older workers dominate the sample of workers with disabilities.

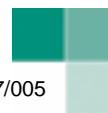
The unemployment rate of persons with disabilities is higher compared to persons without disabilities, at all stages of the life cycle. The unemployment rate increased from 16,3% in 2008 to 18,3% in 2010. Age and the degree of disability increase the unemployment rate. An initial disadvantage leads to unemployment and lack of experience which further increases the initial disadvantage of persons with disabilities. This indicates that priority might be given to decrease unemployment at an early stage of life.

## 2.3 Activity rate

Countries with similar activity rates for non-disabled people present big differences in the activity rate of people with disabilities. This means that there is a potential for increasing the activity rate of people with disabilities by the transfer of experience from one country to another.

The activity rate of women with disabilities is 52% and for women without disabilities is 72%. The respective rates for men are 61% and 87%.

The activity rate of persons with disabilities increased from 54,8% in 2008 to 55,8% in 2010. By analysing the evolution of national activity rates across countries, we may



observe that the increase of the activity rate of non-disabled people is not accompanied by a parallel increase for people with disabilities. The activity rates of the two groups follow different logics. This means that policies which increase the activity rate of non-disabled people may have no impact on people with disabilities. This implies that national policies aiming to increase activity rates ought to integrate adaptations in favour of people with disabilities.

#### **2.4 Early leavers from education and training (Europe 2020 indicators)**

Despite sampling limitations, we may note that at the EU level, 22% of young disabled aged 18-24 are early school leavers compared to 12% for non-disabled young persons. Europe 2020 target is to attain a rate of less than 10%. The degree of disability increases significantly the rate of early school leavers. It is 38,6% for severely disabled aged 18-24. Generally, young women have better achievements (lower share of early school leavers) compared to young boys. These high rates might reveal barriers and non-adapted curricula.

A persistent high level of early school leavers means that these persons enter the labour market without a skill. This constitutes an important disadvantage for their integration into the labour market and their adaptability to technological change. This disadvantage is notably high for young disabled persons.

We find a small improvement of the situation of young persons with disabilities at the EU level between 2009 and 2010. The share of early school leavers among young persons with disabilities decreased from 25,2% in 2008 to 22,1% in 2010. There is no correlation of the variation of early leavers' rate between disabled and non-disabled youth. This might indicate that each indicator follows specific paths. It means that policies aiming to reach young non-disabled might have little impact on young disabled people. This absence of correlation means that specific measures in favour of young disabled ought to complete any measure aiming to reach young people.

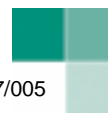
Disability and poverty are important factors affecting the rate of early school leavers.

#### **2.5 Persons who have completed a tertiary or equivalent education (Europe 2020 indicators)**

At the European level, 23% of persons with disabilities aged 30-34 have completed a tertiary or equivalent education. The equivalent percentage for persons without disabilities is 37%. The target for Europe 2020 is 40%. Concerning gender, women face an advantage in comparison to men. This is also true for women with disabilities in comparison to men with disabilities. The degree of disability decreases significantly the rate. Only 14% of severely disabled persons have a tertiary education diploma.

We may observe an improvement of the situation between 2009 and 2010. The proportion of persons with disabilities aged 30-34 who completed a tertiary education increased from 19,8% in 2008 to 22,5% in 2010.





## 2.6 People living in households with very low work intensity (Europe 2020 indicator)

At the EU level, 24,5% of persons with disabilities live in households with a low work intensity (<20) compared to 7,8% of persons without disabilities. This represents a difference of about 17 percentage points. This reflects the low percentage of disabled people in full employment.

The degree of disability is an important factor. At the EU level, the percentage of severely disabled people in households with a low work intensity (WI<20) amounts to 39,5% compared to 7,8% of people without disabilities. We observe a big variability of this percentage across member States. It reveals the diversity of national policies concerning people with disabilities and the different impact of such policies.

The gap between persons with severe disabilities and persons without disabilities increases with age. The analysis of education indicators revealed that a high number of persons with disabilities leave school at an early stage without any real qualifications. The entry in the labour market leads to unemployment and a further deterioration of any qualifications. If we add barriers and lack of assistance, then we create a process of de-qualification which leads to long-term poverty and marginalisation. Consequently, policy ought to act at the initial stage and foster training and improve employment possibilities. Elimination of barriers at different stages ought to be a priority.

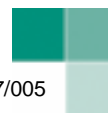
## 2.7 People at risk of poverty after social transfers (Europe 2020 indicators)

At the EU level, 19,1% (19,9% in 2009) of persons with disabilities and 14,7% (14,3% in 2009) of persons without disabilities live in households with a household equivalised disposable income less than 60% of the median national household equivalised disposable income (after social transfers). About 27% of persons with severe disabilities are at risk of financial poverty.

The proportion of persons with disabilities at risk of poverty decreased from 21,2% in 2008 to 19,1% in 2010.

The data indicate that the difference between people with and without disabilities is significantly lower compared to work related measures. We can conclude that the welfare state is correcting partly the labour market inequalities. However, it is important to note that these results might underestimate poverty rates among persons with disabilities.

We have to note that special allowances aiming to ensure autonomy or pay extra medical expenses might artificially reduce the poverty rate among people with disabilities. In fact, these allowances do not constitute a 'disposable' income as they are aimed to meet specific expenses. We can argue that the poverty thresholds for persons with and without disabilities are not the same. If we increase the threshold



for persons with severe disabilities in order to take into account additional costs related to disability, then the number of persons at risk of poverty is increasing significantly.

The situation of women is slightly worse compared to men for both disabled and non-disabled women. The percentage of elderly at risk of poverty is less compared to persons aged 16-64.

The analysis by degree of poverty and age reveals that entering into economically active life (notably, employment) reduces the risk of poverty of persons without a disability or with a moderate disability. On the contrary, it has no impact on persons with a severe disability. On the contrary, it deteriorates their situation, probably because their household income is less compared to the household income of their parents.

## **2.8 People severely materially deprived (Europe 2020 indicators)**

About 11,2% (10,8% in 2009) of people with disabilities were severely materially deprived compared to 7,0% (7,1% in 2009) of people without disabilities. There is a wide diversity of situations in the Member States. The share of severely materially deprived persons with disabilities ranges from 1% to 41%. The overall rate ranges from 1% to 35%. The range of variation is much bigger compared to other poverty indicators. This might be due to a common reference at the EU level.

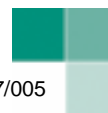
The proportion of persons with disabilities severely materially deprived decreased from 12,0% in 2008 to 11,2% in 2010.

There is a small difference of 1,2 percentage points between women and men with disabilities at the EU level. However, the method used for the construction of the indicator might underestimate gender issues. Age decrease the percentage of material deprivation. Severe material deprivation seems to be less among elderly people (aged 65 and over) compared to younger persons (aged 16-64). However, elderly people might have lower expectations than persons aged 16-64 and underestimate certain situations.

## **2.9 People at risk of poverty or social exclusion (union of 3 previous) (Europe 2020 indicators)**

This is a headline indicator. It combines three sub-indicators namely the at-risk-of-poverty rate after social transfers, the severe material deprivation rate, and people living in households with very low work intensity. In 2010, at the European level, 36% of people with disabilities aged 16 to 64 are at risk of poverty or social exclusion compared to 21,4% of persons without a disability of the same age group.

Employment is an important factor for going out of poverty risk but at the same time, we find a high percentage of working poor, notably among people with disabilities.



Given this observation and the fact that people with disabilities experience an employment gap, we have a good indicator of the reason for the high poverty rates among disabled people.

The degree of disability increases significantly the risk of poverty in all Member states. At the EU level, almost half of persons with a severe disability are at risk of poverty or social exclusion. This percentage increases to more than 60% in certain countries. The analysis by age indicates that the disadvantage for persons with a severe disability persists during the whole active life.

### **3 PART III: INDICATORS CONCERNING HOUSING CONDITIONS**

#### **3.1 Overall satisfaction with dwelling**

In 2007, the EU-SILC survey was supplemented with an ad hoc module on housing conditions. Overall satisfaction with dwelling refers to the respondent's opinion/feeling about the degree of satisfaction in terms of meeting the household needs/opinion on the price, space, neighbourhood, distance to work, quality and other aspects.

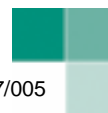
Disability in a family member decreases dwelling satisfaction. We may observe that the difference between persons with and without disabilities is present in all Member States. It reveals a structural disadvantage which cannot be eradicated by existing policies.

The degree of disability increases the disadvantage of disabled in comparison to non-disabled persons. Also, poverty exerts a significant impact of dwelling satisfaction. The results of the econometric analysis indicate that severe disability exerts a much stronger negative impact than poverty risk.

Women with severe disabilities are less satisfied with dwelling compared to men with severe disabilities. Probably, the distribution of roles inside the family and the impact of traditional sharing of such roles might explain the lower satisfaction of women with dwelling. Other factors might relate to the presence of children.

#### **3.2 Housing and grocery services**

The EU-SILC ad hoc module on housing conditions covered the difficulty/facility of the household to access several services. The interviewed person had to assess the availability/reachability of the household as a unit in relation to certain services. It is important to note that accessibility here is used to indicate several factors like distance from house, diversity of services, economic factors, etc. Issues related to disability are only one dimension among different determinants. Furthermore, in certain cases, a disabled person might declare no accessibility problems if the non-disabled partner assumes tasks related to these services. There is no explicit



reference to obstacles and architectural barriers in the questionnaire, although the survey guidelines refer explicitly to disability.

Availability/reachability of grocery services here refers to housing conditions, notably distance between dwelling and possibilities for shopping. Urbanisation, transport and similar factors might be important determinants. Another important factor might be mobility barriers.

Disability increases significantly difficulty to access grocery services. About 20% of persons with severe disabilities declare facing difficulties to access grocery services. This percentage is only 8% for persons without disabilities. It is important to note that this is an average rate for all persons with severe disabilities and that some persons with severe disabilities might not have mobility problems.

In the big majority of countries, disabled women declare more often difficulties in accessing grocery services. Also, age increases significantly problems related to shopping services. When we compare the percentage of persons with severe disabilities declaring difficult access and the percentage of persons without disabilities declaring difficult access, in the age group 65 and over, we find a difference of 15 percentage points.

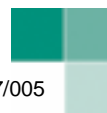
A simple estimation method indicates that 44% of persons aged 65 and over with severe mobility problems experience difficulties in accessing grocery services. This rate is 34% for all persons with mobility problems aged 16 and over.

### **3.3 Housing and banking services**

There are different factors affecting availability/reachability of banking services, notably distance between home and bank, opening hours, e-banking, etc. Disability is only one dimension.

About 28% of persons with severe disabilities face difficulties compared to 17% of persons without disabilities. The average rate of persons with disabilities does not take into account the type of disability. Certain types might present a much higher rate.

The degree of disability increases the difference between disabled and non-disabled. In the majority of countries, disabled women face more difficulties compared to disabled men. At the EU level, about 30% of women with severe disabilities declare difficulties in accessing banking services compared to 25% of men with severe disabilities. Age increases the disadvantage between disabled and non-disabled. The disadvantage of severely disabled elderly compared to non-disabled elderly amounts to 16 percentage points.



### **3.4 Housing and postal services**

Disability increases difficulty to access postal services. The degree of disability increases the difference between disabled and non-disabled. The disadvantage of persons with severe disabilities in comparison to persons without disabilities amounts to 11 percentage points. Difficulties increase with age.

### **3.5 Housing and public transport**

The interpretation of the results ought to be done with caution. The term accessibility here is used in a wide sense. It includes distance from house, timetables, etc. The survey does not refer to barriers. The response rate is not independent from disability and the indicators might underestimate the real problems.

About 28% of persons with severe disabilities face difficulties to access public transport compared to 18% of persons without disabilities. We can advance that this difference is the result of mobility barriers. Also, we have to keep in mind that this is an average for all persons with severe disabilities and that certain types of disability may experience much more difficulties.

Women with severe disabilities face more difficulties compared to men with severe disabilities in the majority of Member States. The degree of disability increases the difference between disabled and non-disabled. Difficulties increase with age. About 31% of elderly people with severe disabilities face difficulties. There is a difference of about 15 percentage points between elderly people with severe disabilities and elderly people without disabilities.

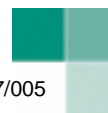
A simple estimation model indicates that 48% of persons aged 65 and over with severe mobility problems experience difficulties in accessing public transport. This rate is 40 % for persons with severe disabilities aged 16 and over.

### **3.6 Housing and health services**

The survey guidelines concerning availability/reachability of health services refer to disability but include also dimensions which are not related to disability (e.g. distance from housing, etc.).

Disability increases difficulties to access health services. About 27% of persons with severe disabilities face difficulties to access health services compared to 15% of persons without disabilities. There is a big diversity across member States.

A graphic analysis reveals a small but significant correlation between disadvantage and per capita health expenditure. In fact, high health expenditure per capita decreases the disadvantage of persons with disabilities. Women face more difficulties to access health services. This might be due to specific characteristics (type of disability) or socio-economic characteristics (e.g. poverty).



Age increases difficulty to access health services. Also, age increases the disadvantage between disabled and non-disabled. The disadvantage of elderly persons with severe disabilities in comparison to elderly persons without disabilities amounts to 14 percentage points.

### **3.7 Housing and compulsory school**

This indicator has a very limited value. Disability refers to the interviewed parent and not to the disabled child. The survey does not collect information on the disability status of persons aged less than 16 years. Also, accessibility does not refer only to disability related issues. Distance between home and school might be a problem for all households.

About 21% of parents with severe disabilities report difficulty to access school. The equivalent percentage for parents without disabilities is 14%.

## **4 PART IV: ECONOMETRIC ANALYSIS**

### **4.1 Factors affecting the prevalence of disability**

Probit regressions<sup>34</sup> indicate that material deprivation, poverty, low education and living alone increase the probability to report an activity limitation. Material deprivation increases the probability to declare a limitation by about 11 percentage points in comparison to persons characterised by non-material deprivation (base for comparison). Also, being under the threshold of financial poverty increases the probability to declare a limitation. Upper occupations (managers, professionals, etc.) decrease significantly the probability to report a limitation in comparison to elementary occupations.

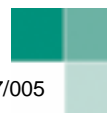
Next, we estimate the chance of a person, declaring 'not limited' in one year, to declare 'limited' in the following year and whether this probability is affected by poverty and skill level. The results indicate that the probability of people at risk of poverty to pass from 'not limited' to 'limited' is 9,3%. The same rate for people not in a risk of financial poverty is 7,1%. The probability of poor to acquire a disability is higher. By using the same approach, we find that 'elementary' occupations are the most disadvantaging while 'managers' experience the lowest probability to pass from a non- limited to a limited status.

Finally, econometric analysis indicates that lagged income has a significant impact on disability. The existence of this causality does not imply the absence of causality from disability to poverty.

The existence of a causality running from poverty to disability means that our policies ought to focus among others on the eradication of poverty as a mean to reduce the

<sup>34</sup> Probit fits a maximum-likelihood probit model. In our case, we take the prevalence of disability as the endogenous variable and we try to identify the factors which affect this prevalence.





prevalence of disability. A unique causality running from disability to poverty presents the person as the centre of the 'problem'. The existence of a two directions causality replaces the person into its socio-economic environment. It helps to understand how the socio-economic situation affects the individual and the reverse.

As indicated above, poverty increases disability prevalence and this requires taking people out of poverty. This might be a short term policy. In medium and long term, we need to act on education and skills. The improvement of human capital is expected to decrease the probability of disability.

## 4.2 Factors affecting the employment probability

Globally, the results indicate that controlling for education, personal characteristics and skills, disability decreases significantly the employment probability of persons with disabilities. Consequently, the issue of low employment rate may not be reduced into an education or qualifications problem, although these factors might decrease further the employment probability of persons with disabilities.

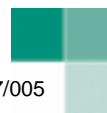
Having a moderate disability decreases sharply the employment probability (8 and 10 percentage points for men and women respectively in comparison to non-disabled) which means that "light" adaptations and assistance might favour significantly the employment probability of an important portion of people with disabilities.

Increasing the level of education of persons with disabilities increases significantly the employment probability. However, the results concerning occupations are mixed. While all skills increase the employment probability in comparison to "elementary" occupations, for persons without disabilities, this does not hold for persons with disabilities.

Providing qualifications relating to "Clerical worker", "Service worker" and "Plant operator" to persons with disabilities does not seem to increase their employment probability in comparison to "elementary" skills. The question is whether this lack of response is due to objective limitations (requiring assistance and adaptations) or whether this is due to stereotypes and discrimination. It is difficult to assess whether this is the result of barriers, discrimination or simply lower productivity.

Analysis by gender and disability reveals that being "Craft worker" (building, metal and electrical trade workers) or "Plant operator" (Stationary plant and machine operators, assemblers, etc.) is particularly disadvantaging for both women with and without disabilities.

Probit analysis provides that the returns of education for persons with disabilities are significantly higher compared to persons without disabilities. This might be due to an underinvestment in human capital. Barriers in education might be one reason. Another reason might be related to discrimination. If a person perceives



discrimination in the labour market, he will be tempted to underinvest in education as the expected results are low.

The general conclusion is that priority ought to be given to education for persons with disabilities, notably through the elimination of barriers. Furthermore, concerning occupations, training in professional occupations seems the most promising training policy.

### **4.3 Factors affecting poverty**

Econometric analysis indicates that higher education, being married, being owner of his house and high skills reduce the risk of poverty. Isolated persons, persons with dependent children, migrants, unemployed, inactive and persons with disabilities have higher poverty risks. The results indicate again the importance of employment for reducing poverty. Unemployment and inactivity appear to be the most important factors increasing poverty risk. We may note that variables measuring social capital and family networks (“never married” and “separated-widowed-divorced”) play a much more important role for persons with disabilities than for non-disabled.

Our results indicate that improving education and certain skills of persons with disabilities reduces significantly the poverty risk. This is in accordance with research presented above indicating that persons with disabilities may expect high returns from education and skills on the labour market. This is complementary to the findings that the rate of early school leavers is high among youth with disabilities.

For young persons, education and training policies ought to identify any barriers which lead to a process of early school dropout, low skills, unemployment and poverty. For older persons, reduction of poverty ought to be a priority in the short term in order to avoid a process of poverty, chronic illness and disability.

### **4.4 Factors affecting housing and accessibility of basic needs**

#### Dwelling satisfaction

Probit regressions indicate that disability, notably severe disability, is a major factor affecting dwelling satisfaction. The existence of a disability decreases significantly dwelling satisfaction. The remaining explanatory variables have the expected signs. Old age tends to increase satisfaction partly due to lower expectations; Education increases satisfaction; The presence of dependent children decreases satisfaction; Poverty decreases satisfaction. This means that disability has a specific impact separate from other factors. Disability appears to be a major determinant revealing underlying barriers and accessibility issues. Unfortunately, available information does not enable us to take into account the nature of disability.





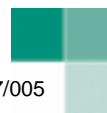
### Grocery services

As expected, age, disability, poverty and low urbanisation reduce accessibility of grocery services. Severe disability appears to be the most disadvantaging factors. Keeping all other variables constant, the presence of a severe disability decreases the probability to declare easy access by 9,3 percentage points in comparison to persons without disabilities. It is important to note that these are averages for all persons with a moderate or severe disability and do not take into account the nature of disability. For certain types of disability, the coefficients might be much higher.

### Health services

As before, age, disability, poverty and low urbanisation reduce accessibility of health care services.

Severe disability and low urbanisation rate appear to be the most disadvantaging factors. Keeping all other variables constant, the presence of a severe disability decreases the probability to declare easy access by 10 percentage points in comparison to persons without disabilities. Along with socio-economic factors (age, education, poverty, density of population and related services), disability appears as an important factor impeding access to health care services. Unfortunately, we cannot analyse further the type of disability. It is important to note that these are averages for all persons with a moderate or severe disability and do not take into account the nature of disability. For certain types of disability, the coefficients might



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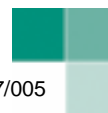


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## ANNEX

### *Country abbreviation*

AT	Austria
BE	Belgium
BG	Bulgaria
CY	Cyprus
CZ	Czech Republic
DE	Germany
DK	Denmark
EE	Estonia
EL	Greece
ES	Spain
FI	Finland
FR	France
HU	Hungary
IE	Ireland
IT	Italy
LT	Lithuania
LU	Luxembourg (Grand-Duché)
LV	Latvia
MT	Malta
NL	Netherlands
PL	Poland
PT	Portugal
RO	Romania
SE	Sweden
SI	Slovenia
SK	Slovakia
UK	United Kingdom
EU	European Union

### *Other abbreviations*

EU	European Union
EU-SILC	European Union Statistics on Income and Living Conditions
LFS	Labour Force Survey
Std Err	Standard error
UNCRPD	Convention on the Rights of Persons with Disabilities
UN Convention	Convention on the Rights of Persons with Disabilities